ANNUAL REPORT

OF THE

Officers and Committees

OF THE

Town of Northfield

MASSACHUSETTS

FOR THE YEAR

1931

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Printed by
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Northfield, Massachusetts

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Town Officers

Town Clerk

Josephine S. Haskell

Treasurer

Frank W. Williams

Selectmen

George W. Carr, Chairman
Edward M. Morgan
Ralph O. Leach

Assessors

Clifford A. Field	Term Expires 1932
Alfred H. Mattoon	Term Expires 1933
Charles E. Leach	Term Expires 1934

Accountant

Charles S. Warner

Tax Collector

Leon R. Alexander

School Committee

Joseph F. Bittinger, Chairman	Term Expires 1932
Maude M. Montague	Term Expires 1933
George McEwan	Term Expires 1934

Library Trustees

S. Catherine Richardson	Term Expires 1932
Allen H. Wright	Term Expires 1932
Frank L. Duley	Term Expires 1933
Christiana C. Stockbridge	Term Expires 1933
Nellie M. Wood	Term Expires 1934
William W. Coe	Term Expires 1934

Cemetery Commissioners

George N. Kidder — Term Expires 1932
Charles C. Morgan — Term Expires 1933
Clifford I. Holton — Term Expires 1934

Tree Warden

Martin A. Janes

Constables

Harry M. Haskell Max L. Huber Theodore F. Darby
Samuel F. Alexander

Forest Fire Warden

Frank W. Anderson

Deputy Fire Wardens

Murray M. Hammond Leon Randall Otis S. Fisher
Fred Blanchard Ralph B. Holton

Public Weighers

George O. Dunnell F. M. Dunnell
Guy C. Blossom T. F. Darby

Inspection, Meat, Provisions and Slaughtering

Jones J. Fisher Merrill T. Moore

Fence Viewers

C. S. Tenney Ralph O. Leach John T. Callaghan

Surveyors Wood and Timber

Jones J. Fisher Lawrence Quinlan Clifford I. Holton

Field Drivers

Dr. R. G. Holton Lawrence Hammond Everett Doolittle

Registrars of Voters

Henry W. Russell Charles L. Gilbert Charles L. Johnson

Sealer of Weights and Measures

George W. Piper

Cattle Inspector

George W. Piper

Gypsy Moth Agent

Roderick W. Parker

Chief of the Fire Department

Galen G. Stearns

Pound Keeper

Fred E. Wells

Superintendent of Roads

John T. Callaghan

Finance Committee

Frank W. Kellogg,
Frank H. Montague, three years 1934

Samuel E. Walker,
Merwin D. Birdsall, two years 1933

Charles L. Gilbert
Charles A. Parker, one year 1932

Town Warrant

COMMONWEALTH OF MASSACHUSETTS

FRANKLIN, ss.

To either of the Constables of the Town of Northfield in the County of Franklin. Greeting:

In the name of the Commonwealth of Massachusetts, you are hereby directed to notify and warn the inhabitants of said Town, qualified to vote in elections and in Town affairs, to meet at the Town Hall in said Town, on Monday, Feb. 1, 1932, 10 o'clock in the A. M., then and there to act on the following articles:

ART. 1 To choose a Moderator to preside at said meeting.

Requires no comment by the Finance Committee.

ART. 2 To hear the reports of the several town officers and act thereon.

Requires no comment by the Finance Committee.

ART. 3 To choose all necessary town officers for the ensuing year, the following to be on one ballot: Town Clerk, Treasurer, three Selectmen for one year, one Assessor for three years, one School Committee Member for three years, two Library Trustees for three years, one Cemetery Commissioner for three years, Tree Warden for one year, Tax Collector for one year, and four Constables for one year.

Requires no comment by the Finance Committee.

ART. 4 To see if the Town will authorize the Treasurer, with the approval of the Selectmen, to borrow money from time to time in anticipation of taxes of the municipal year, to an amount not to exceed the tax, and to issue a note or notes hereafter payable within one year. Any debt or debts incurred under this note or notes to be paid from the taxes of said municipal year, or act thereon.

Requires no comment by the Finance Committee.

ART. 5 To see if the Town will raise and appropriate a sum of money to be used by the Tree Warden in the care and preservation of shade trees or act thereon.

The Finance Committee recommends the sum of $125.

ART. 6 To see if the Town will raise and appropriate a sum of money for lighting the streets, or act thereon.

The Finance Committee recommends the sum of $3,695.

ART. 7 To see if the Town will raise and appropriate a sum of money for oiling, or using some other material to lay the dust on the principal streets or act thereon.

The Finance Committee recommend $1,000.

ART. 8 To see if the Town will vote to rescind the vote taken under article 44 at the annual meeting on Feb. 3, 1930, whereby they instructed the School Committee to furnish transportation for all scholars living 1½ miles or more from school, or pass any vote or votes in relation thereto.

The Finance Committee recommends that this vote be rescinded.

ART. 9 To raise and appropriate such sums of money as shall be necessary to defray Town charges for the ensuing year, or act thereon.

The Finance Committee recommends the following appropriations;

Schools	**$34,000**	**School Com. salary**	**$ 150**
Treasurer's salary	**500**	**State Aid**	**100**
Treasurer's Expense	**50**	**Contingent**	**1,425**
Bridges	**500**	**Insp. Meat and Slaughtering**	**250**
Soldier's Relief	**400**	**Elections**	**250**
Alexander Hall	**50**	**Int. on Temp. Loans**	**400**
Snow Removal	**1,500**	**Fire Insurance & Casualty**	**1,200**
Inspection Animals	**150**	**Sealer**	**150**
Fire Department	**600**	**Accountant's salary**	**500**
Dept. Pub. Welfare	**3,700**	**Accountant's expense**	**15**
Town Clerk's salary	**250**	**Munn's Ferry**	**200**
Town Clerk's expense	**50**	**Town Hall Care**	**1,800**
Selectmen's salary	**600**	**Alexander House and Barn**	**100**
Old Age Assistance	**4,000**		

ART. 10 To determine the salary of the Tax Collector or act thereon.

The Finance Committee recommend salary $500. Expense $100.

ART. 11 To see if the Town will empower the Selectmen to defend the Town in any suit brought against the Town or act thereon.

Requires no comment by the Finance Committee.

ART. 12 To see if the Town will raise and appropriate a sum of money to be used in the extermination of the Gypsy Moth or act thereon.

The Finance Committee recommends the sum of $600.

ART. 13 To see if the Town will raise and appropriate a sum of money to defray the expenses of a Community Nurse, or act thereon.

The Finance Committee recommends salary $1400. Expenses $25.

ART. 14 To see if the Town will raise and appropriate a sum of money to be used in putting up railing or act thereon.

The Finance Committee recommends the sum of $300.

ART. 15 To see if the Town will raise and appropriate the sum of $3720. to pay the interest and note due on the Town Hall debt, or act thereon.

The Finance Committee recommends the sum of $3,720.

ART. 16 To see if the Town will raise and appropriate the sum of $500. for a reserve fund for the current year, or act thereon.

The Finance Committee recommends the sum of $500.

ART. 17 To see if the Town will raise and appropriate a sum of money for the care and preservation of Cemeteries or act thereon.

The Finance Committee recommends the sum of $300.

ART. 18 To see if the Town will authorize the Selectmen to enter into contract with the Board of Public Works Division of Highways for repair and improvement of roads and Highways exclusive of State Highways and raise and appropriate the sum of $175. per mile for that purpose, or act thereon.

The Finance Committee recommends the sum of $11,550.

ART. 19 To see if the Town will raise and appropriate a sum of money for the use of Dickinson Memorial Library or act thereon.

The Finance Committee recommends the sum of $900.

ART. 20 To see if the Town will raise and appropriate any sum of money to co-operate with the State and County in building a section of permanent Highway on Mt. Hermon Station road in accordance with Chapter 90 of the General Laws or pass any vote or votes in relation thereto.

The Finance Committee recommends the sum of $4.000.

ART. 21 To see if the Town will raise and appropriate a sum of money for Memorial Day Exercises, the same to be expended under the direction of the Sons of Union Veterans and the American Legion or act thereon.

The Finance Committee recommends the sum of $100.

ART. 22 To see if the Town will raise and appropriate $150. to co-operate with Mrs. Elmer Richards in building a sidewalk from the end of the walk in front of the Town Hall to the south side of the driveway to the Post-Office, or act thereon.

The Finance Committee recommends the sum of $150.

ART. 23 To see if the Town will raise and appropriate the sum of $100. to organize and conduct a Dental Clinic or pass any vote or votes in relation thereto.

The Finance Committee recommends the sum of $100.

ART. 24 To see if the Town will raise and appropriate the sum of $500. for School Buildings repairs, or act thereon.

The Finance Committee recommends $500 to make necessary repairs required by the State inspector.

ART. 25 To see if the Town will raise and appropriate a sum of money to repair Shell Bridge floor or act thereon.

The Finance Committee recommends that Schell Bridge be repaired.

ART. 26 To see if the Town will vote to accept the gift from Alice L. Priest of $4000. to be used for the care and maintenance of the West Northfield Cemetery under the terms as set forth by her or act theron.

The Finance Committee recommends that this gift be accepted.

ART. 27 To see if the Town will determine the bounty on hedge hogs and raise and appropriate a sum of money for that purpose or pass any vote or votes in relation thereto.

The Finance Committee does not recommend the adoption of a bounty.

ART. 28 To see if the Town will raise and appropriate a sum of money to pay the Constables of the Town for police services or take any vote or votes in relation thereto.

The Finance Committee does not recommend the adoption of this article.

ART. 29 To see if the Town will raise and appropriate $25. for the use of the Library at Northfield Farms, or act thereon.

The Finance Committee recommends the sum of $25.

ART. 30 To see if the Town will vote to instruct the Selectmen, not to rent the dining room in the Town Hall, for wrestling bouts, or act thereon.

The Finance Committee voted that the Selectmen be so instructed.

ART. 31 To see if the Town will raise and appropriate a sum of not more than $100. for the purpose of installing the necessary units in the electric warming oven in the kitchen in the Town Hall or act thereon.

The Finance Committee does not recommend the adoption of this article.

ART. 32 To see if the Town will raise and appropriate a sum of money to be used for motor fire fighting equipment, or pass any vote or votes in relation thereto.

The Finance Committee recommends the sum of $800 to purchase temporary equipment.

ART. 33 To see if the Town will instruct the Assessors to cause the valuation to be printed once in two years instead of each year, the next one printed to be that of 1933 or pass any vote or votes, in relation thereto.

The Finance Committee approves the adoption of this article.

ART. 34 To see if the Town will vote to accept the sum of $50. for the care of lot in Northfield Farms Cemetery of Oscar and F. V. Wood or act thereon.

The Finance Committee approves that this be accepted.

ART. 35 To see if the Town will vote to build a fence from the gate-way near Geo. Stuts cottage to a point near the cottage of Frank Sivick on Pine Meadow road and raise and appropriate a sum of money for that purpose, or pass any vote or votes in relation thereto.

The Finance Committee does not recommend the adoption of this article.

ART. 36 To see if the Town will raise and appropriate a sum of $200. for the purpose of filling and grading the playground site of the Center School, or pass any vote or votes in relation thereto.

The Finance Committee recommends $200.

ART. 37 To see if the Town will vote to instruct the Selectmen to interview the Greenfield Electric Light & Power Co. in regard to getting a reduced lighting rate or pass any vote or votes in relation thereto.

The Finance Committee approves that this action be taken.

ART. 38 To see whether the Town will vote to direct the Town Treasurer within 60 days from this date to dispose of all trust fund holdings of the Town known as Interstate Mortgage Trust Company notes and mortgages, which were purchased for investment or re-investment since April 3, 1922 and to re-invest the proceeds in legal investments; to authorize the Selectmen to take such steps as may be deemed expedient to compel compliance with the laws relative to the investment of town trust funds, and to take such steps as may be deemed expedient to recover any loss resulting from such investment.

The Finance Committee does not recommend the adoption of this article.

ART. 39 To see if the Town will vote to raise and appropriate any sum or sums of money to protect its trust fund holdings.

The Finance Committee recommends that this article be adopted.

ART. 40 To see if the Town will vote to establish a Road Machinery Account, to which shall be credited all receipts received for the use or rental of road machinery, the proceeds to be appropriated as voted by the town for road machinery purposes, or take any action in relation thereto.

The Finance Committee recommends that this article be adopted.

ART. 41 To see if the Town will vote to raise and appropriate a sum of money to establish a Road Machinery Fund for that purpose of purchasing, repairing and operating road machinery, or act thereon.

The Finance Committee recommends the sum of $300.

And you are directed to serve this Warrant by posting up attested copies thereof at the Post Offices in Northfield, East Northfield, West Northfield, and at the School Houses and store of F. V. Wood at Northfield Farms District No. 6, seven days at least before the time of holding said meeting.

Hereof fail not, and make due return of this Warrant, with your doings thereon, to the Town Clerk, at the time and place of meeting, as aforesaid.

Given under our hands this 21st day of January, in the year of our Lord one thousand nine hundred and thirty-two.

GEORGE W. CARR
EDWARD M. MORGAN
RALPH O. LEACH,
Selectmen of Northfield.

Report of Finance Committee

Your committee met on January 27, 1932. The various questions were considered and our recommendations follow each article in the Town Warrant.

The Finance Committee has recommended $34,000 for schools which may be reduced $1,000 if article No. 8 is accepted.

This Committee will welcome any helpful suggestions as to the Town finances offered by any of its citizens.

M. D. BIRDSALL, Chairman
CHARLES L. GILBERT
SAMUEL E. WALKER
FRANK H. MONTAGUE
CHARLES A. PARKER
FRANW W. KELLOGG

Report of Selectmen

We submit herewith the annual report of the various Town Officers for the year ending Dec. 31, 1931 together with the receipts and expenditures in the several departments.

We are pleased to report that the last bond of the Bennett's Meadow bridge debt has been paid.

We have helped the unemployment situation in a small way by painting the inside of the Town Hall, and cutting wood for town use.

In accordance to an article passed at the special Town Meeting held on May 25, 1932 in regard to Trust Fund holdings, we have given a detailed report elsewhere in this book.

GEORGE W. CARR
EDWARD M. MORGAN
RALPH O. LEACH
Selectmen of Northfield.

Report of Treasurer

Cash on hand Jan. 1, 1931	$ 17,344.25
Cash receipts for the year	125,495.87
Total	$142,840.12
Paid out on Warrants 1 to 113 inclusive	123,825.28
Cash balance Dec. 31, 1931	$ 19,014.84

F. W. WILLIAMS, Treas.

Treasurer's Report of Trust Funds

Cemetery Funds in Greenfield Savings Bank

12719	James Pickard	Cent.	Cem.	$ 100.00	
12806	Sarah Minot	"	"	150.00	
15962	Levi Fay	"	"	150.00	
20865	John L. Mattoon	"	"	100.00	
23751	Wright Stratton and I. Cook	"	"	100.00	
25927	Alvin Long	"	"	50.00	
26145	Chas. Blackmer	"	"	50.00	
26659	M. Bemis and Otis Field	"	"	50.00	
27012	Mary L. Wright	"	"	125.00	
27014	Johnson	"	"	123.06	
27141	Elvira A. Morgan	Farms	Cem.	50.00	
19838	Samuel Holton	"	"	200.00	
26167	Marcelus Stratton	"	"	100.00	
26473	Eliza Groves	"	"	51.69	
26614	Maria Foss	"	"	25.00	
27013	Alice J. Bigelow	So. Mt.	Cem.	100.00	$ 1,524.75

Cemetery Funds in Franklin Savings Institution

17631	Adeline W. Moody	Cent.	Cem.	$ 100.00
18761	Chas. Alexander	"	"	200.00
26642	A. M. D. Alexander	"	"	300.00
28960	James White	"	"	100.00

29987	M. A. and E. Belcher	Cent.	Cem.	$1,000.00	
31621	Miss Gaeng	"	"	100.00	
36793	Elija Belding	"	"	125.00	
36794	Elija E. Belding	"	"	100.00	
36875	Lucy M. Webster	"	"	500.00	
41709	Agusta L. Day	"	"	100.00	
47202	Merriman and Hilliard	"	"	300.00	
47503	Rose A. Holton	"	"	100.00	
49042	Sherman N. Bartlett	"	"	100.00	
49043	Louis F. Bartlett	"	"	100.00	
49278	Charles Osgood	"	"	300.00	
50084	Benj. F. Field	"	"	100.00	
51197	Edw. B. Stearns	"	"	50.00	
51525	Andrew and Arthur H. Lyman	"	"	400.00	
52248	J. Wesley Mann	"	"	100.00	
52919	Lewis Fowler	"	"	50.00	
55159	Bessie Severance	"	"	100.00	
56747	J. Whithead	"	"	50.00	
56748	Eliz. M. Purple	"	"	200.00	
57742	Wm. J. Phelps	"	"	200.00	
60076	Rufus and A. Stratton	"	"	80.00	
60077	Hezikiah and M. Stratton	"	"	80.00	
60078	Hezikiah and E. Stratton	"	"	80.00	
14540	E. and E. Stratton	Farms	Cem.	200.00	
16813	A. & A. Sawyer	"	"	100.00	
17136	Wm. H. Stratton	"	"	100.00	
52174	James & Wm. Merriam	"	"	100.00	
53228	H. W. Montague	"	"	200.00	
56756	Ernest C. Field	"	"	100.00	
57069	Mary A. Stratton	"	"	100.00	
55841	Fisher & Ross	"	"	50.00	
53618	Horace F. Holton	Mt. Her.	Cem.	100.00	$ 6,065.00

Northfield National Bank Savings Department

228	Geo. R. Stebbins	Cent. Cem.	$ 50.00	
304	A. W. Holton	" "	100.00	
519	John E. Nye	" "	100.00	
504	Harvey J. Evans	" "	50.00	
445	R. Stratton and O. Darling	Farms Cem.	150.00	
392	L. Weatherhead	" "	75.00	$ 525.00

West Northfield Cemetery Fund

Edward D. Priest and Others

45345	Franklin Savings Inst.	$ 1,510.00	
51688	G. W. Snow, F. S. Inst.	200.00	
54696	H. M. Yerrington, F. S. Inst.	100.00	
26395	Greenfield Savings Bank	360.00	
	United States Bonds	1,000.00	
	United States Bonds (3)	300.00	$ 3,470.00

Crocker Savings Institution

15806	Gage & Clows	Farms Cem.	$ 100.00	
23312	Samuel Pratt	" "	25.00	$ 125.00

Centre Cemetery

16204	Int. Mort. 6 per cent (Cowles)	$ 2,000.00	
16334	Int. Mort. 6 per cent (Belcher)	1000.00	$ 3,000.00

In Account With Schools

1894	Greenfield Savings Bank, (Surplus Revenue)	$ 1,600.00	
16332	Interstate Mort. 6 per cent (Belcher)	1,000.00	
29986	Franklin Sav. In. 6 per cent (Belcher)	1,000.00	$ 3,600.00

Belcher Library Fund

15055	Interstate Mort. 6%	$ 900.00	
14752	Interstate Mort. 6%	2,400.00	
17016	Interstate Mort. 6%	1,200.00	
18075	Interstate Mort. 7%	1,100.00	
17002	Interstate Mort. 6%	1,400.00	
M25027	Central Power & Light Co. 5%	1,000.00	
M25028	Central Power & Light Co. 5%	1,000.00	
M 7982	Central Power & Light Co. 5%	1,000.00	
M 3310	Oklahoma Gas & Elec. Co. 5%	1,000.00	
M 311	Oklahoma Gas & Elec. Co. 5%	1,000.00	
1710	Sierra & San Francisco Power Company 5%	1,000.00	
32450	Franklin Savings Institution	315.33	$13,465.33

Lottie Evans Worthy Poor Fund

505	Northfield Nat. Bank Sav. Dept.	$ 500.00	
	Total amount of Trust Funds		$32,125.08

FRANK W. WILLIAMS, Treasurer.

Report of Town Accountant

In compliance with the provisions of Chapter 41 of the General Laws, I submit the following report of the Accountant's Department for the calendar year ending December 31, 1931, including the source of all receipts, detail of appropriations and expenditures, statement of trust funds and town debt, and a balance sheet showing the financial condition of the town January 1, 1932.

C. S. WARNER, Town Accountant.

ANALYSIS OF TREASURY RECEIPTS

Taxes—		
From Levy of 1929 Property	$ 1,253.87	
From Levy of 1930 Property	9,967.70	
From Levy of 1930 Polls	22.00	
From Levy of 1931 Property	43,044.80	
From Levy of 1931 Polls	1,064.00	
From Motor Excise 1930	445.43	
From Motor Excise 1931	4,557.96	
From old Age Assistance Tax	537.00	$60,892.76
From the State—		
Corporation Taxes	$ 1,475.76	
Income Tax	10,329.00	
National Bank & Trust Companies	166.29	
Reimbursement for Loss of Taxes	100.59	
Special Gas Tax	1,650.00	$13,721.64
From Licenses—		
23 Gasoline	$ 46.00	
13 Victualers	13.00	
3 Inn holders	6.00	
1 Pool	2.00	
3 Peddlers, (State)	18.00	
1 Peddler, (Town)	1.00	
6 Pistol	6.00	
1 Auctioneer	2.00	
2 Auto Dealers	4.00	
2 Alcohol Dealers	2.00	
1 Beauty Parlor	1.00	
1 Dealer in Oleo	.50	$ 101.50

Court Fines

From District Court—		
Fines	$ 98.20	$ 98.20

Gifts and Grants

From the State—		
Repair of Roads, Chapter 81	$ 6,600.00	
Road construction, Chapter 90	3,886.73	
State School Fund	4,669.99	
High School Grant	1,214.75	
Union Superintendency	676.67	$17,048.14
From the County—		
For Road Construction	$ 991.68	
From Dog License Fund	335.05	$ 1,326.73

Protection of Persons and Property

Sealer's Fees Collected	$ 66.67	
Wild Cat Bounty	10.00	$ 76.67

Health

Community Nurse Fees collected	$ 140.75	$ 140.75

Soldiers' Benefits

From the State, State Aid	$ 210.00	$ 210.00

Charities

From the State—		
Temporary Aid	$ 1,392.53	
Mothers Aid	56.30	
From Individuals	188.57	
From other Towns	261.90	$ 1,899.30

Schools

From other Towns—Tuition	$ 890.48	$ 890.48

Unclassified

Rent of Town Hall	$ 331.00	
Rent of Bank Room	300.00	
Rent of Home	420.00	
Tax Collector's Fees	128.70	
Sundry Sale of Materials	3.35	$ 1,183.05

Interest

On deferred Taxes	$ 550.83	
On Bank Deposits	115.86	
On School Funds	148.31	
On Library Funds	455.93	
On Cemeteries' Funds	948.44	$ 2,219.37

Trust Funds

Sarah J. Dickinson W. N. Cemetery Fund	150.00	$ 150.00

Cemeteries

Sale of Burial Lots	$ 161.00	$ 161.00

Debt

From Temporary Loans	$25,000.00	$25,000.00

Refunds

From Construction of Sidewalk	$ 77.71	
From Library Fines	69.54	
From other Towns for repairs of Bennett's Meadow Bridge	98,91	
Rebate on Insurance Policies	17.82	
Unused Checks	3.70	
From Highway Damage case	10.00	
For use of Fire Truck	5.00	
From Gill on Ferry Account	93.07	
Refund on freight charge	.53	$ 376.28

Cash Receipts for the year	$125,495.87
Cash Balance Jan. 1, 1931	17,344.25
Total Treasury Receipts for year	$142,840.12

EXPENDITURES

HIGHWAYS

Appropriation $ 11,550.00

PAYMENTS

Labor

John T. Callaghan, Superintendent	$ 1,011.11	
F. A. Bigelow	473.00	
John Dale	523.20	
Herbert Black	448.20	
Eugene LaValle	560.40	
Frank Brassor	477.40	
Leon Miller	481.40	
Frank Carlo	110.80	
M. C. Slaght	105.40	
John Ross	60.60	
Frank Lombard	226.60	
Thomas McHugh	101.80	
William Dalton	45.00	
Charles Field	65.20	
Frank Garfield	57.00	
Paul Duda	6.20	
William Ross	7.20	
L. Quinlan	3.60	
J. J. Fisher	10.80	
F. W. Blanchard	30.80	
Murray Lazotte	9.80	
Morgan Garage	69.75	
Otis Fisher	4.80	
M. E. Vorce	5.60	
Leon Johnson	3.20	
E. M. Morgan	8.80	
Elroy Kenney	3.60	
Waldo Stebbins	1.58	$4,912.84

Teams and Auto Trucks

John T. Callaghan Auto Truck	$ 2,071.50	
E. M. Morgan Auto Truck	1,337.45	
Frank Anderson Auto Truck	313.50	
C. A. Parker Auto Truck	458.75	

C. S. Tenney Auto Truck	$267.50	
Otis Fisher Auto Truck	20.25	
M. A. Lazotte Auto Truck	6.75	
L. S. Quinlan, Teams	421.80	
Leon Johnson Teams	51.20	$4,948.70

Construction Materials, Tools and Supplies

Morgan Garage, Supplies	$ 66.65		
Electric Power	400.00		
Acme Road M. Co.			
Repair parts	298.22		
C. E. Williams, Tools	8.25		
Miller & Burnett, Tools	9.00		
American Tar Co., Tarite	177.90		
Standard Oil Co.			
Road Oil	188.88		
S. Allen's Sons, Supplies	52.72		
F. I. Webster Co., Supplies	27.11		
John Anderson, Repairs	41.70		
Holman Machine Shop,			
Repairs	23.08		
Waldo Stebbins, Supplies	.85		
Berger M'f'g. Co., Culverts	58.22		
N. E. Road M. Co.			
Repair parts	21.00		
Cash paid for			
Freight & Express	26.28		
L. M. Davis			
2701 yards gravel	270.10		
Clara Pratt			
15 yards gravel	1.50		
William Burrows			
92 yards gravel	9.20		
Jones Fisher			
78 yards gravel	7.80	$ 1,688.46	
State Share	$ 6,600.00	$11,500.00	$11,500.00
Town Share	4,950.00		
Total Expended	$11,550.00		

CHAPTER 81

EXPENDITURES ON ROADS IN NORTHFIELD

1 9 3 1

1	Warwick Avenue	$ 406.98
2	Warwick Road	958.45
3	Commonwealth Avenue	27.90
4	Erving or Gulf Road	1,808.47
5	Murdock Hill	19.30
6	Swamp Road	43.60
7	Orange Road	91.55
8	Mt. Hermon Sta. Rd.	1,109.94
9	E. Northfield Br. Rd.	20.00
10	E. Northfield Road	242.94
11	Pine Road	141.40
12	Winchester Road	242.90
13	Pearson Road	273.40
14	Wanamaker Road	40.00
15	Ashuelot Road	46.45
16	Moody Road	136.20
17	Burham Road	191.30
18	Holton Road	50.00
19	Highland Avenue	10.00
20	Caldwell Road	66.30
21	River Road	0.00
22	Randall Road	5.40
23	Vernon Road	228.32
24	Parker Road	118.46
25	Great Meadow Road	16.80
26	Meadow Street	30.00
27	Bridge Street	0.00
28	Mill Street	61.40
29	School Street	125.60
30	St. Mary's Road	127.65
31	Alexander Road	60.00
32	Pratt Hollow Road	0.00
33	Maple Street	272.50
34	Beers Plain Road	60.00
35	New Road	0.00

36	Old Wendell Road	$ 286.35
37	Lyman Road	3.60
38	Lucky Clapp Road	41.00
39	South Mountain Road	551.50
40	Fisher Road	0.00
41	Four Mile Brook Road	109.15
42	Gill Road	43.90
43	Pine Meadow Road	1,162.29
44	Branch Roads	428.40
45	Old Millers Falls Road	0.00
46	Cross Road	262.20
47	East Street	73.04
48	Northfield Farms Road	160.65
49	Strowbridge Road	0.00
50	Dickinson Road	0.00
51	Bennett Road	15.00
52	Glenwood Avenue	60.00
53	Munn's Ferry Road	5.00
54	Myrtle Road	99.90
55	North Lane Road	68.10
56	Aldrich Street	16.40
57	Howard Street	0.00
58	Prospect Hill	0.00
59	Slate Road	4.30
60	Jewett Road	0.00
61	Gerrish Road	10.00
62	South Mt. Branch Road	103.00
63	Linden Avenue	0.00
64	Crusher	400.00
	Culverts	58.22
	Machinery and Tools	554.79
	General Work	0.00
	Town Line Signs	0.00
TOTAL SPENT		$11,550.00

Gill-Northfield Road

Appropriations			$ 1,977.53
Labor			
John T. Callaghan Labor	$ 156.33		
F. A. Bigelow	84.00		
Eugene LaValle	73.40		
John Dale	73.40		
Frank Brassor	53.40		
Leon Miller	26.60		
F. Carlo	44.40		
H. Black	41.40		
F. Lombard	60.60		
John Ross	43.00		
Paul Duda	10.80		
L. Quinlan, Jr.	16.80		
Raymond Quinlan	17.60		
W. Dalton	3.60	$ 705.33	
Auto Trucks and Teams			
John T. Callaghan Truck	$ 288.00		
E. M. Morgan, Truck	221.25		
Frank Anderson, Truck	87.75		
Town of Gill, Truck	16.00		
L. Quinlan, Team	10.80		
L. Quinlan, Jr. Team	1.80	$ 625.60	
Construction Materials, and Tools			
Berger Mfg. Co., Culverts	$ 34.50		
H. A. Severance, Tool	65.00		
The Barrett Co., Tarvia	490.56		
Cash for Lanterns	1.84		
H. C. Holton 358 yards gravel	35.80		
L. M. Davis 189 yards gravel	18.90	$ 646.60	
		$ 1,977.53	$ 1,977.53
State Share	$ 1,903.37		
Town Share	$ 74.16		
	$ 1,977.53		

Munn's Ferry

Appropriation		$ 225.00
PAYMENTS		
Fred Shantly, Ferryman	$ 150.00	
Evans Bros, Lumber	3.74	
S. Allen's Sons, Supplies	.70	
G. N. Kidder, Paint	6.70	
C. A. Parker, Placing and Removing Boat	25.00	
	$ 186.14	
Unexpended Balance	38.86	
	$ 225.00	$ 225.00

Belcher Center School Interest

Balance credit from 1930 account		$ 50.63
Interest Received		75.50
		$ 126.13
PAYMENTS		
Annie L. Weeks, Piano	$ 50.00	
Unexpended carried to 1932 account	76.13	
	$ 126.13	$ 126.13

Bennett Bridge Debt

Appropriation		$ 1,552.50
PAYMENTS		
National Shawmut Bank—30th Bond	$ 1,500.00	
Interest	52.50	
	$ 1,552.50	$ 1,552.50

Town Hall Debt

PAYMENTS		
Appropriation		$ 3,840.00
First National Bank, Boston—4th Bond	$ 3,000.00	
Interest	840.00	
	$ 3,840.00	$ 3,840.00

Whitmore Sidewalk

Appropriations		$ 200.00
PAYMENTS		
Leavis and Bolton, Labor	$ 103.42	
G. O. Dunnell & Son, Cement	52.00	
	$ 155.42	
Unexpected Balance	44.58	
	$ 200.00	$ 200.00

Sidewalk Repairs

Appropriation		$ 500.00
By Transfer from Reserve		17.45
Total Appropriation credits		$ 517.45
PAYMENTS		
John T. Callaghan, Truck	$ 30.00	
E. M. Morgan, Truck	126.00	
Morgan Garage, Supplies	3.30	
American Tar Co., Tarvia	85.80	
Evans Bros, Lumber	2.05	
John T. Callaghan, Labor	63.90	
F. A. Bigelow, Labor	14.40	
Frank Brassor, Labor	40.20	
John Dale, Labor	20.40	
Leon Miller, Labor	42.00	
I. Billman, Labor	9.00	
C. Field, Labor	6.00	
F. Carlo, Labor	10.80	
F. Garfield, Labor	6.00	
E. M. Morgan, Labor	3.60	
E. LaValle, Labor	18.00	
F. Lombard, Labor	21.60	
H. Black, labor	14.40	
	$ 517.45	$ 517.45

W. N. Improved Road

Appropriation		$ 4,000.00
PAYMENTS		
Warner Bros. and Goodwin — Contract	$ 3,966.72	
Unexpended Balance	33.28	
	$ 4,000.00	$ 4,000.00

State Share	$ 1,983.36	
Town Share	991.68	
County Share	991.68	
	$ 3,966.72	

Road Oil

Appropriation		$ 1,500.00
PAYMENTS		
American Tar Co., Oil	$ 1,200.98	
Standard Oil Co., Oil	286.02	
B. & M. R. R. Freight Demurage	13.00	
	$ 1,500.00	$ 1,500.00

Street Signs

Appropriation		$ 25.00
Cr. by Transfer from Reserve		1.21
Total Appropriation Credit		$ 26.21
PAYMENTS		
Fred Fox, Painting Signs	$ 6.25	
M. E. Vorce, Painting Signs	9.80	
Evans Bros, Lumber	4.66	
E. M. Morgan, Placing Signs	5.50	
	$ 26.21	$ 26.21

Assessors 1930 Account

Appropriation		$ 600.00
PAYMENTS		
A. H. Mattoon	$ 350.00	
C. E. Leach	150.00	
C. A. Field	100.00	
	$ 600.00	$ 600.00

Farms Library

Appropriation		$ 25.00
PAYMENTS		
Farms Library Association	$ 25.00	
	$ 25.00	$ 25.00

Alexander House

Appropriation		$ 150.00
PAYMENTS		
C. L. Johnson, Repairs	$ 40.84	
Waldo Stebbins, Repairs	6.89	
Seminary, Repairs	5.09	
Water Supply	19.75	
Carpenter and Brooks, Chimney Work	5.00	
George W. Piper, Painting	70.00	
	$ 147.57	
Unexpended Balance	2.43	
	$ 150.00	$ 150.00

Memorial Day

Appropriation		$ 150.00
PAYMENTS		
J. F. Field, Flowers	$ 20.00	
Northfield Printing Co., Programs	4.85	
Alice Kenney, Wreaths	12.00	
Northfield Hotel, Dinners	8.75	
Orange Legion Band, Music	35.00	
Rev. P. Swartout, Address	25.00	
	$ 105.60	
Unexpended Balance	44.40	
	$ 150.00	$ 150.00

Dental Clinic

Appropriation		$ 150.00
PAYMENTS		
Dr. R. G. Holton	$ 150.00	
	$ 150.00	$ 150.00

Interest On Temporary Loans

Appropriation		$ 400.00
PAYMENTS		
First National Bank, Greenfield, Interest	$ 164.06	
Unexpended Balance	235.94	
	$ 400.00	$ 400.00

Public Welfare

Appropriation		$ 5,500.00

PAYMENTS

Cash to Sundry Persons	$ 961.27	
Dr. A. H. Wright, Medical	464.75	
Eva Smart, Labor	28.88	
Annie Organek, Labor	156.00	
Mrs. Eugene Weed, Labor	68.00	
Dr. A. H. Ellis, Medical	100.00	
Franklin County Hospital	265.00	
Dr. W. G. Webber, Medical	6.00	
Hampshire County Sanatorium	296.57	
Mrs. Thomas Clark, Board	389.94	
Nellie M. Haley, Board	285.52	
Mrs. Sarah Harness, Board	43.12	
Henry O. Russell, Board	273.00	
Mrs. Waldo Stebbins, Board	53.00	
Mr. and Mrs. F. V. Wood, Board and Supplies	64.23	
F. A. Irish, Groceries	355.70	
Buffum's Store, Groceries	135.00	
Mrs. Margaret Callaghan, Rent	120.00	
Mrs. W. F. Callender, Rent	240.00	
William A. White, Rent	102.00	
Geo. N. Kidder, Rent	56.00	
The Little Store, Rent	85.00	
Seminary, Fuel	13.50	
John Black, Fuel	115.50	
C. A. Parker, Fuel	16.00	
G. O. Dunnell & Son, Fuel	222.93	
Geo. N. Kidder, Burial	125.00	
Town of Montague, Aid given	30.50	
Luella Billings, Rent	15.00	
Mass. State Prison, Clothing	11.50	
Goodnow Pierson and Hunt, Clothing	11.32	
Gardner State Hospital, Clothing	20.75	
Sundry Persons, Clothing	21.49	
Greenfield Laundry, Cleaning	11.41	
Mass. Society P. C. C., Transportation	12.00	
Mountain View Hotel, Tramps	13.50	
Northfield Pharmacy, Supplies	14.29	
Sundry small items	4.10	
	$ 5,207.77	
Unexpended Balance	292.23	
	$ 5,500.00	$ 5,500.00

Town Hall Debt

Appropriation		$ 3,840.00
PAYMENTS		
First National Bank, Boston		
Bond $3,000, Int. $840.00	$ 3,840.00	
	$ 3,840.00	$ 3,840.00

Tax Collector Account—1929

Balance due		$ 50.00
PAYMENTS		
L. R. Alexander	$ 50.00	
	$ 50.00	$ 50.00

Tax Collector Account—1930

Balance Due		$ 150.00
PAYMENTS		
L. R. Alexander	$ 100.00	
Balance Carried to 1932	50.00	
	$ 150.00	$ 150.00

Town Hall Maintenance

Appropriation		$ 1,800.00
PAYMENTS		
J. W. Field, Janitor	$ 572.50	
G. O. Dunnell & Son, Fuel	732.30	
Evans Bros., Fuel	2.75	
Miller and Burnett, Paint stock	102.29	
Geo. N. Kidder, Paint stock	51.60	
Miller and Burnett, Repairs	12.04	
C. L. Johnson, Repairs	53.18	
Water Company, Water supply	12.00	
Lighting	75.50	
F. W. Kellogg, Table paper	8.63	
F. A. Irish, Supplies	5.22	
J. W. Field, Supplies	2.73	
A. E. Holton, Repairs	7.25	
H. H. Chamberlain, Repairs	1.25	
G. Ferranto, Repairs	15.20	
Morgan Garage, Supplies	.75	
State Boiler Inspection	5.00	
Herbert J. Wing, Labor painting	28.80	
Max L. Huber, Labor painting	59.20	
	$ 1,748.19	
Unexpected Balance	51.81	
	$ 1,800.00	$ 1,800.00

BF

Street Lights

Appropriation		$ 3,515.00
PAYMENTS		
Greenfield E. L. and P. Co.	$ 3,511.92	
Unexpended Balance	3.08	
	$ 3,515.00	$ 3,515.00

Soldiers Relief

Appropriation		$ 300.00
Payments to Sundry Persons	$ 258.00	
Unexpended Balance	42.00	
	$ 300.00	$ 300.00

State Aid

Appropriation		$ 200.00
Payments to Sundry Persons	$ 72.00	
Unexpended Balance	128.00	
	$ 200.00	$ 200.00

Treasurer

Appropriation, For Salary		$ 500.00
" For Expenses		50.00
Total Credit		$ 550.00
PAYMENTS		
F. W. Williams, Salary	$ 500.00	
F. W. Williams, Expenses		
Postage 33.19		
Phone Tolls 2.00		
First Nat. Bank, Deposit box	6.00	
	$ 541.19	
Unexpended Balance	8.81	
	$ 550.00	$ 550.00

Repairs School Buildings

Appropriation		$ 500.00
PAYMENTS		
B. C. Abbott, Painting	$ 25.00	
Waldo Stebbins, Sundry Repairs	45.70	
Miller and Burnett, Sundry Repairs	181.05	
C. L. Johnson, Sundry Repairs	218.49	
	$ 470.24	
Unexpended Balance	29.76	
	$ 500.00	$ 500.00

Sealer

Appropriation		$ 125.00
PAYMENTS		
W. and L. E. Gurley, Supplies	$ 8.33	
Northfield Herald, Notice	.80	
Geo. W. Piper, Salary	100.00	
Geo. W. Piper, Use of Auto	24.00	
Geo. W. Piper, Postage paid	1.00	
	$ 134.13	
Unexpended Balance	15.87	
	$ 150.00	$ 150.00

Town Clerk

Appropriation, Salary		$ 250.00
" For Expenses		25.00
		$ 275.00
PAYMENTS		
Josephine S. Haskell, Salary	$ 250.00	
S. E. Walker, Repairing Seal	2.50	
P. B. Murphy, Blanks	3.25	
Supplies, Postage etc.	16.20	
	$ 271.95	
Unexpended Balance	3.05	
	$ 275.00	$ 275.00

Cemeteries

Appropriation		$ 300.00
From interest on invested funds		698.44
From Gift to be expended		100.00
Total Credits		$ 1,098.44

PAYMENTS

George H. Slate, Labor items	$ 326.00	
C. I. Holton, Teams and Labor	294.02	
Linwood Moore, Labor	19.60	
John Ross, Labor	64.80	
William Hilliard, Labor	10.80	
Fred Ruggles, Labor	43.60	
Eber Thornton, Labor	16.00	
Paul Duda, Labor	36.00	
M. A. Lezotte, Labor	10.40	
C. C. Morgan, Labor and Supplies	38.84	
H. B. Fisher, Labor	4.80	
John Kasandi, Labor	8.00	
C. R. Browning, Labor	10.80	
Fred E. Fox, Repair mowers	6.05	
Morgan Garage, Repairs and Supplies	5.77	
Miller and Burnett, Tools and Supplies	4.41	
C. L. Johnson, Repairs	3.84	
Water Supply	12.00	
E. A. Nash, Fertilizer	12.00	
F. W. Williams, Snow Removal	2.75	
Evans Brothers, Lumber	11.09	
Trustees, Attending meetings	15.00	
George N. Kidder, Sundry items, Labor etc.	83.25	
	$ 1,039.82	
Unexpended Balance	58.62	
	$ 1,098.44	$ 1,098.44

Bridge Repairs

Appropriation		$ 600.00
PAYMENTS		
H. F. Field, Plank	$ 129.24	
S. S. and H. B. Fisher, Plank	117.00	
C. E. Leach, Lumber	3.60	
E. M. Morgan, Labor	6.00	
Miller and Burnett, Supplies	2.98	
Evans Brothers, Lumber	1.75	
E. M. Morgan, Truck	9.00	
John T. Callaghan, Truck	28.25	
Leon Miller, Labor	21.60	
John Dale, Labor	19.80	
F. A. Bigelow, Labor	14.40	
Frank Brassor, Labor	12.60	
E. La Valle, Labor	16.20	
A. H. Irish, Labor	8.05	
J. T. Callaghan, Labor	5.40	
W. Dalton Labor,	3.60	
H. Black, Labor	5.40	
	$ 404.87	
Unexpended Balance	195.13	
	$ 600.00	$ 600.00

Gypsy Moths

Appropriation		$ 750.00
PAYMENTS		
R. G. Sauter, Labor	$ 87.60	
R. H. Parker, Labor	28.80	
Fred Janes, Labor	174.00	
Thomas H. Parker, Auto and Labor	269.70	
Edward Reed, Labor	70.40	
Harold Clough, Auto and Labor	117.60	
Fitzhenry-Guptill Co., Supplies	1.76	
	$ 749.86	
Unexpended Balance	.14	
	$ 750.00	$ 750.00

Tax Collector—1931

Appropriation Salary		$ 500.00
" for expenses		75.00
Transfer from Reserve Fund for expenses		16.91
Total Credits		$ 591.91

PAYMENTS

Cash Payments for Postage, Stationery and Printing	$ 91.91	
Cash on Salary account	350.00	
	$ 441.91	
Balance transferred to 1932 Account	150.00	
	$ 591.91	$ 591.91

Community Nurse

Appropriation for Salary		$ 1,400.00
" for expenses		25.00
Total Credit		$ 1,425.00

PAYMENTS

Marion E. Lilley, Salary 8 months	$ 933.32	
Shirley Towne, Salary 4 months	466.66	
Northfield Pharmacy, Supplies	2.48	
	$ 1,402.46	
Unexpected Balance	22.54	
	$ 1,425.00	$ 1,425.00

School Committee

Appropriation		$ 150.00

PAYMENTS

Joseph F. Bittinger	$ 50.00	
Maude M. Montague	50.00	
George McEwan	50.00	
	$ 150.00	$ 150.00

Library

Appropriation	$ 900.00
Interest from Investments	492.49
By Transfer from Reserve	65.84
Total Appropriation Credit	$ 1,458.32

PAYMENTS

Lizette L. Vorce, Librarian	$ 450.00	
Mrs. Max Huber, Librarian Sub.	11.00	
W. T. Piggott Janitor	240.00	
G. O. Dunnell & Son, Fuel	378.22	
Evans Bros., Fuel	7.00	
Lighting	37.60	
Water Supply	12.00	
Librarian's Expenses Cash	27.00	
Miller and Burnett, Repairs	4.65	
State Boiler Inspection	5.00	
F. A. Irish, Lamp bulbs	2.16	
Repair paid on lamp	2.25	
C. R. Finch, Magazines	18.00	
H. R. Hunting Co., Books	137.12	
H. W. Wilson Co., Books	14.00	
Library Book House, Books	19.15	
Ginn and Company, Books	2.17	
Children's Club Magazines	7.00	
H. W. Montague, Magazines	3.00	
Hertzburg Bindery, Book	1.34	
C. S. Hammond &Co., Books	5.00	
Elizabeth Braley, Books	9.75	
Hampshire Book Shop, Books	1.74	
National Geographic Magazines	3.50	
Atlantic Monthly Magazine	4.00	
Gaylord and Company, Cards	4.40	
F. J. Barnard & Co., Binding	51.28	
	$ 1,458.33	$ 1,458.33

Aldrich Street Lights

Appropriation		$ 33.00
PAYMENTS		
From July to Dec. 31	$ 20.76	
Unexpended Balance	12.24	
	$ 33.00	$ 33.00

Maple Street Lights

Appropriation		$ 99.00
Payments, Dec. 19 to Dec. 31	$ 3.43	
Unexpended Balance	95.57	
	$ 99.00	$ 99.00

Warwick Ave. Lights

Appropriation		$ 50.00
Payments, Dec. 23 to Dec. 31	$ 1.23	
Unexpended Balance	48.77	
	$ 50.00	$ 50.00

Tree Warden

Appropriation		$ 150.00
PAYMENTS		
Fred Janes, Labor	$ 11.60	
Martin Janes, Labor	81.91	
R. G. Sauter, Labor	5.60	
Wilson Lyman, Labor	34.30	
Charles Strange	3.60	
Miller & Burnett, Supplies	3.30	
Morgan Garage, Trucking	2.00	
G. H. Lyman, Trucking	6.50	
	$ 148.81	
Unexpended Balance	1.19	
	$ 150.00	$ 150.00

Inspection Barns—Animals

Appropriation		$ 150.00
By Transfer from Reserve Fund		3.25
Total Credit		$ 153.25
PAYMENTS		
Geo. W. Piper, Inspection	$ 149.00	
Northfield Printing Co., Notice	4.25	
	$ 153.25	$ 153.25

Alexander Hall

Appropriation		$ 100.00
By Transfer from Reserve Fund		24.59
Total Credits		$ 124.59

PAYMENTS

Lighting	$ 11.96	
A. L. Goodrich, Tuning Piano	5.00	
Miller and Burnett, Repairs	4.00	
Waldo Stebbins, Repairs	1.88	
The Bookstore, Restoring Tablet	14.00	
G. N. Kidder, Mirror	3.75	
The Drapery Shop, Draperies	84.00	
	$ 124.59	$ 124.59

Fire Department

Appropriation	$ 600.00
By Transfer from Reserve Fund	47.12
Total Credits	$ 647.12

PAYMENTS

LaFrance Company, Acid	$ 8.06
LaFrance Company, Supplies	40.90
F. A. Irish, Supplies	35.99
Stearns Garage, Supplies	15.24
Northfield Printing Co. Printing	7.85
Alfred A. Lessard, Supplies	44.10
A. A. Lessard, New Equipment	93.18
G. O. Dunnell & Son, Fuel	29.50
Northfield Garage, Supplies	1.57
Morgan Garage, Supplies	1.57
Spencer Garage, Supplies	2.53
C. A. Parker, Towing Truck	10.00
Miller & Burnett, Repairs	1.80
S. E. Walker, Insurance on Truck	9.08
J. W. Field, Janitor	27.50
Firemen's Payroll	318.25
	$ 647.12

Selectmen

Appropriation		$ 600.00
PAYMENTS		
F. H. Montague	$ 15.00	
E. M. Morgan	200.00	
Geo. W. Carr	200.00	
Ralph O. Leach	185.00	
	$ 600.00	$ 600.00

Insurance on Town Property

Appropriation		$ 850.00
By Transfer from Reserve Fund		116.61
Total Credits		$ 966.61
PAYMENTS		
S. E. Walker, Fire Policies	$ 966.61	
	$ 966.61	$ 966.61

Assessors

Appropriation 1931 Account		$ 600.00
PAYMENTS		
C. A. Field, Assessor	$ 150.00	
C. E. Leach, Assessor	150.00	
A. H. Mattoon, Assessor & Clerk	300.00	
	$ 600.00	$ 600.00

Old Age Assistance

Appropriation By Transfer From Reserve Fund Overlay Surplus		$ 883.27
PAYMENTS		
To Sundry Persons from Sept. 1, to Dec. 31.	$ 883.27	
	$ 883.27	$ 883.27

Snow Removal

Appropriation	$ 1,500.00
By Transfer from Surplus Revenue	200.00
Total Credits	$ 1,700.00

PAYMENTS

C. S. Tenney, Ploughing Road	$ 671.80
E. M. Morgan, Ploughing Road	63.35
Leon Johnson, Ploughing Road	110.00
J. J. Fisher, Ploughing Road	119.20
Leon Randall, Ploughing Road	18.75
James Dresser, Ploughing Road	23.40
John Black, Ploughing Road	47.80
F. W. Williams, Ploughing Roads	13.00
H. B. Fisher, Ploughing Roads	14.40
O. S. Fisher, Ploughing Roads	8.40
L. S. Quinlan, Ploughing Paths	44.00
M. Lezotte, Ploughing Roads	24.50
Seminary, Ploughing Paths	.90
John Anderson, Repairs	4.00
Morgan Garage, Repairs	46.11
E. M. Morgan, Sanding	9.20
F. Garfield, Removing Fence	8.80
E. Danforth, Removing Fence	8.80
Leon Miller, Placing Fence	11.60
Melvin Miller, Placing Fence	9.60
F. A. Bigelow, Placing Fence	12.00
William Ross, Placing Fence	10.80
Henry Holton, Placing Fence	1.60
Morgan Garage, Placing Fence	6.08
E. M. Morgan, Placing Fence	2.00
E. M. Morgan, Truck Placing Fence	28.00
F. A. Bigelow, Labor on Roads	12.80
E. C. Perry, Labor on Roads	10.80
G. H. Lyman, Labor on Roads	16.90
John Dale, Labor on Roads	5.60
William Dale, Labor on Roads	5.20
E. M. Morgan Labor on Roads	31.60
S. Wilson, Labor on Roads	8.40
William Ross, Labor on Roads	8.40
F. Garfield, Labor on Roads	8.40
Frank Brassor, Labor on Roads	8.40

John T. Callaghan, Labor on Roads	$ 3.20	
Guy Foster, Labor on Roads	7.20	
C. A. Parker, Labor on Roads	1.50	
	$ 1,446.49	
Unexpended Balance	253.51	
	$ 1,700.00	$ 1,700.00

Highway Railings

Appropriation		$ 500.00
PAYMENTS		
Leon Miller, Labor	$ 13.60	
F. A. Bigelow, Labor	7.20	
Frank Lombard, Labor	10.00	
Herbert Black, Labor	10.00	
L. Hammond, Labor	7.20	
A. H. Irish, Labor	13.00	
Frank Brassor, Labor	7.20	
E. LaValle, Labor	23.40	
John Dale, Labor	26.20	
W. Dalton, Labor	23.40	
Evans Brothers, Lumber	12.10	
Thomas Quinlan, Lumber	4.50	
C. E. Leach, Lumber	3.60	
L. S. Quinlan, Posts	2.25	
L. S. Quinlan, Lumber	40.65	
J. T. Callaghan, Truck	10.00	
	$ 214.30	
Unexpended Balance	285.70	
	$ 500.00	$ 500.00

Accountant

Appropriation, Salary		$ 500.00
" for Expenses		10.00
By Transfer from Reserve		.54
Total Credits		$ 510.54
PAYMENTS		
Goldsmith Brothers, Invoice Packets	$ 2.55	
The Bookstore, Stationery	2.50	
Phone Tolls	2.70	
Stationery Supplies	.60	
Postage Paid	2.19	
	$ 510.54	$ 510.54

Schools

Appropriation		$35,810.00
PAYMENTS		
Teachers Salaries	$20,575.00	
Superintendent	1,260.00	
Text Books	662.00	
Students Supplies	663.55	
New Equipment	399.53	
Salaries of Janitors	1,942.00	
Supplies for Janitors	185.42	
Fuel	2,214.12	
Water and Electricity	274.21	
Transportation	5,425.90	
Repairs	1,100.29	
Sundry Educational Expenses	253.54	
Medical	400.00	
	$35,355.76	
Unexpended Balance	454.24	
	$35,810.00	$35,810.00

Reserve Fund

Appropriation		$ 500.00
TRANSFERS		
To Sidewalks	$ 17.45	
To Tax Collector Expense	16.91	
To Street Signs	1.21	
To Library	102.40	
To Inspection, Barns-Animals	3.25	
To Insurance on Town Property	116.61	
To Alexander Hall	24.59	
To Accountant's Expense	.54	
To Contingent	153.14	
To Fire Department	47.12	
	$ 483.22	
Unexpended Balance	16.48	
	$ 500.00	$ 500.00

CONTINGENT

APPROPRIATION

Town Meeting Appropriation	$ 2,200.00
By Appropriation from Surplus	300.00
By Transfer from Reserve Fund	153.14
Total Appropriation Credits	$ 2,653.14

PAYMENTS

Phone Tolls	$ 16.10
Jones J. Fisher, Ins. Slaughtering	54.00
Merrill T. Moore, Ins. Slaugthering	188.50
Colton's Ins. Agency Collector's Bond	105.00
Colton's Ins. Agency Clerk's Bond	5.00
S. E. Walker, Treasurer's Bond	52.50
H. W. Russell, Registrar	9.00
C. L. Gilbert, Registrar	9.00
C. L. Johnson, Registrar	7.00
H. M. Haskell, Constable	127.07
Max L. Huber, Constable	22.85
T. F. Darby, Constable	62.16
S. F. Alexander, Constable	8.70
C. J. Griggs, Officer	5.05
C. E. Baxter, Officer	3.00
R. B. Holton, Officer	4.50
Max L. Huber, Posting Warrant	8.00
H. M. Haskell, Posting Warrant	8.00
S. F. Alexander, Posting Warrant	8.00
T. F. Darby, Sheriff Court Fees	8.50
S. E. Walker, Employees Insurance	248.70
Everett Doolittle, Labor at Dump	7.20
Melvin Miller, Labor at Dump	10.80
Francis Passing, Killing Wild Cat	10.00
B. Bolinski, Killing Wild Cat	10.00

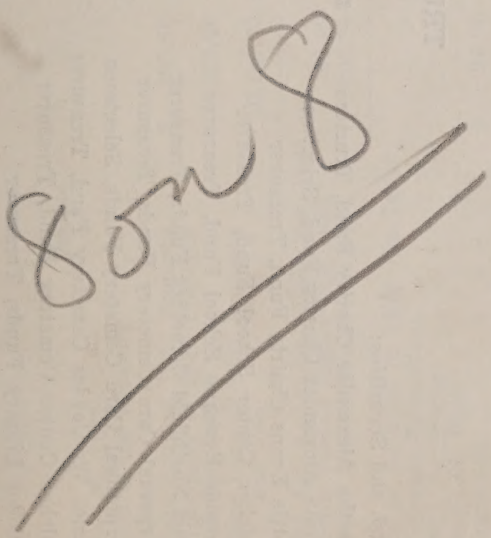
Greenfield Recorder Advertising	$ 15.75	
Greenfield Recorder Printing Ballots	16.00	
Greenfield Recorder Town Reports	193.40	
Water Company Fountain Supply	75.00	
Stoddard, Ball, Bartlett Legal Services	125.00	
Sundry Persons, Town Fire Patrol	23.00	
Herman Miner, Care Town Clock	25.00	
Morgan Garage, Repair Town Clock	.30	
Sundry Persons, Payroll Grass Fires	33.00	
Division of Accounts, Certifying Note	2.00	
John H. Hinman, Road Damage claims	11.00	
Town Clerk, Recording Births, Marriages and Deaths	63.50	
Town Clerk, Cash paid to doctors, Ministers, and Undertakers	10.00	
Dr. Wright, Board of Health	12.98	
Northfield Printing Co. Valuation Books	480.00	
Election Officers February 2nd meeting	32.00	
Frank W. Anderson, Forest fire warden	60.00	
Charles Fairhurst, Legal services	346.20	
Mass. State College Testing Milk	6.00	
C. H. Wilson, Water Trough	5.00	
Governor's Committee, Highway Posters	1.80	
C. L. Johnson, Repairs Fountain	5.83	
W. F. Hoehn, Moderator	10.00	
York Safe Co. Labor on Town vault	27.07	
W. S. Darley, & Co., Handcuffs	5.09	
Evans Bros., Lumber	.42	
Northfield Herald, Notice	.75	
Miller and Burnett, hardware	.15	
Postage on Town Reports	9.48	
A. H. Mattoon, Post. paid & stationery	26.46	
J. L. Fairbanks, & Co., Old age blank book	6.65	
The Bookstore, Collector's cash book	2.00	
Hobbs and Warren, Assessors blanks	19.79	
Hobbs and Warren, Selectman's blanks	3.89	
	$ 2,653.14	$ 2,653.14

RECAPITULATION

Total Appropriations, Payments from Appropriations and Unexpended Balances

	App'n	Payments	Unexpen. Balances
Street Lights	$ 3,515.00	$ 3,511.92	$ 3.08
Repair Bridges	600.00	404.87	195.13
Public Welfare	5,500.00	5,207.77	292.23
State Aid	200.00	72.00	128.00
Interest on Temporary loans	400.00	164.06	235.94
Sealer	150.00	134.13	15.87
Treasurer	550.00	541.19	8.81
Schools	35,810.00	35,355.76	454.24
Tree Warden	150.00	148.81	1.19
Ferry	225.00	186.14	38.86
Clerk	275.00	271.95	3.05
Town Hall Maintenance	1,800.00	1,748.19	51.81
Alexander House	150.00	147.57	2.43
Gypsy Moth	750.00	749.86	14
Community Nurse	1,425.00	1,402.46	22.54
Highway Railings	500.00	214.30	285.70
W. N. Permanent Road	4,000.00	3,966.72	33.28
Repairs School Buildings	500.00	470.24	29.76
Memorial Day	150,00	105.60	44.40
Cemeteries	1,098.44	1,039.82	58.62
Soldiers' Relief	300.00	258.00	42.00
Whitmore Sidewalk	200.00	155.42	44.58
Aldrich Street Lights	33.00	20.76	12.24
Snow Removal	1,700.00	1,446.49	253.51
Warwick Ave. Lights	50.00	1.23	48.77
Maple Street Lights	99.00	3.43	95.57
Reserve Fund Balance	16.78		16.78
Unexpended Balances Closed to Revenue			$2,418.53
Highway Oil	1,500.00	1,500.00	
Alexander Hall	124.59	124.59	
Inspection Animals — Barns	153.25	153.25	
Fire Department	647.12	647.12	
School Committee	150.00	150.00	
Contingent	2,653.14	2,653.14	
Insurance on Town Property	966.61	966.61	
Accountant	510.54	510.54	
Selectmen	600.00	600.00	
Library	1,458.33	1,458.33	
Farms Library	25.00	25.00	
Dental Clinic	150.00	150.00	
Sidewalk Repairs	517.45	517.45	
Highways	11,550.00	11,550.00	
Assessors 1931	600.00	600.00	
Street Signs	26.21	26.21	
Bennett Bridge Debt	1,552.50	1,552.50	
Town Hall Debt	3,840.00	3,840.00	
Gill-Northfield Road	1,977.53	1,977.53	

	App'n	Payments	Unexpen. Balances
Assessors 1930	$ 600.00	$ 600.00	
Collector 1929	50.00	50.00	
Old Age Assistance	883.27	883.27	
Overlay 1930	36.00	36.00	
Overlay 1931	4.13	4.13	
Motor Excise Refunds	188.10	188.10	
Tax Collector 1930	150.00	100.00	50.00
History Balance	600.25		600.25
Belcher School Interest	126.13	50.00	76.13
Tax Collector 1931	591.91	441.91	150.00
Balances Carried to 1932			$ 876.38
Veterans Exemption		10.80	
State Treas. Old Age head Tax		544.00	
State Treas. Over Credits		6.21	
State Tax		2,700.00	
State Parks-Reservations Tax		39.79	
State Auditing Tax		230.09	
Cem. Trust Fund paid to Bank		150.00	
County Tax		6,060.02	
Temporary Loans Paid		25,000.00	
Total pay'ts for the year 1931		$123,825.28	
Cash Balance Jan. 1, 1932		19,014.84	
Total Receipts for year 1931	$125,495.87		
Cash balance Jan. 1, 1931	17,344.25		
	$142,840.12	$142,840.12	



BONDED AND FIXED DEBT

Total Debt — Bonds	$18,000.00	Town Hall Construction—Bonds Payable $3,000.00 Each Year with interest at 4%	$18,000.00
	$18,000.00		$18,000.00

TRUST FUND ACCOUNTS

Cash and Securities:		Distributed from Interest Received	$ 411.82
Martha Alexander Charity Fund, Trustees	$ 8,525.00	Interest Credited to Principal	276.45
Elisha Alexander Charity Fund, Selectmen	1,475.24	Interest Credited to Principal	14.23
Lottie Evans Chairty Fund, Treasurer	514.23	Interest Credited to Center School	75.50
Belcher Center School Fund, Treasurer	2,000.00	Interest Paid to Town	72.81
Surplus Revenue School Fund, Treasurer	1,600.00	Interest Credited to Cemeteries	147.15
West Northfield Cemetery Funds, Treasurer	3,470.00	Interest Credited to Cemeteries	325.79
Perpetual Care Cemetery Funds, Treasurer	7,239.75	Interest Credited to Principal	43.57
Perpetuual Care Cemetery Funds, Selectmen	233.36	Interest Credited to Cemeteries	120.00
James W. Cowles Cemetery Fund, Treasurer	2,000.00	Interest Credited to Cemeteries	105.50
Belcher Center Cemetery Fund, Treasurer	2,000.00	Interest Credited to Library	455.93
Belcher Library Funds, Treasurer	13,315.33		
	$42,372.91		$2,048.75

BALANCE SHEET

December 31, 1931

Assets			Liabilities		
Dec. 31, 1931			Appropriation carried to 1932 Account:		
Cash in the Treasury		$19,014.84	History Balance	$ 600.25	
Taxes:			Belcher Center School Int. Balance	76.13	
From Levy of 1929 Property	$ 201.60		Tax Collector 1930 Account	50.00	
From Levy of 1930 Property and Poll	523.06		Tax Collector 1931 Account	150.00	$ 876.38
From Levy of 1931 Property and Poll	10,187.73	$10,912.39			
Old Age Assistance—Head Tax 1931		7.00	Balance of 1929 Overlay		$ 201.60
Motor Vehicle Excise Tax, 1930	38.39		Balance of 1930 Overlay		467.12
Motor Vehicle Excise Tax 1931	302.94	$ 341.13	Balance of 1931 Overlay		1,281.12
To be included in 1932 Tax Levy:			Reserve Fund Overlay Surplus		54.49
Veterans Exemptions		$ 10.80	Motor Vehicle Excise Revenue 1930		38.39
Bills Receivable:			Motor Vehicle Excise Revenue 1931		302.74
From the State:			Departmental Revenue		516.39
State Aid	$ 72.00		Cemetery Lot Fund		694.87
From other towns and Individuals:					$ 4,433.10
Account of Public Welfare	444.39	516.39	Excess and Deficiency (Surplus)		26,369.45
		$30,802.55			$30,802.55

Respectfully Submitted,

C. S. WARNER,

Town Accountant.

Report of the Town Clerk

Vital Statistics

It is extremely important that the **Vital Statistics** record be complete and correct. If any errors or omissions are discovered the Clerk will deem it a favor to have them reported at once so that corrections may be made.

As required by Chapter 46, Section 15, General Laws of Massachusetts:

Notice is hereby given that the Town Clerk will furnish blanks for returns of births to parents, householders, physicians and registered hospital officers applying for the same.

Births

Of American parentage	30
Of Foreign parentage	4
	34

Marriages

Both parties American born	28
One American 1 foreign born	1
	29

Deaths

American born	27
Foreign born	5
	32

Births

	Names	Parents
Jan. 28	Rogers, Candace Lauretta	Robert and Blanche W.
Feb. 7	Mitchell, Helen Blanche	William A. and Blanche E.
9	Illigitimate	
21	Pearsall, Nina Laing	Frank W. and Agnes M.
27	Mankowski, Ralfe Alexander	John A. and Viola S.
Mar. 3	Dembek, John Stanley	Stanley and Mary
5	Black, Leland Arthur	Kenneth R. and Blanche M.
9	Duda, Frances Agnes	Paul and Frances
16	Wozniak, Mary Anne	John and Josephine
23	Fisher,Alvin Ottis	Ernest and Mary
Apr. 4	Clough, Rachel May	Dana P. and Doris M.
13	Cota, Alice Beatrice	Vivian C. and Dorothy
19	Clough, Albert Fred	Richard W. and Dorothy
May 18	Mello, Rita	Asker and Mary
21	Randall, David Welton	Leon A. and Lillian M.
23	Whitney, Ernest Warren	Norman E. and Helen M.
30	Foster, Frank Horace	Guy J. and Bessie E.
June 5	Clark, Howard Ernest	Robert B. and Bayl G.
13	Holton, Clifford Philip	Philip C. and Georgia F.
July 18	Gerrish, Mary Kathleen	Winfield and Anna M.
Sept. 4	Cossett, Sylvia Myrtle	John and Virginia
12	Dearborn, David Allen	Allen and Ethel V.
25	Wohler, John Henry	John and Ruth
Oct. 1	Whitney, Richard Eugene	Bernard I. and Dorothy M.
5	Severance, Irwin Milton	Irwin M. and Vivian M.
25	Miller, Shirley Mae	Melvin L. and Marion E.
26	LaPlante, Mary Elizabeth	Harold L. and Faith N.
Nov. 5	Cadrett, Marilyn Joyce	Raymond T. and Marion A.
13	Underwood, Shirley Irene	Fred E. and Bernice R.
14	Fisher, Russell Charles	Herman B. and Harriet R.
29	Fellows, Alton William	Winfred and Ruth
Dec. 23	Tanski, Carolyn LaVaughne	William J. and Ida M.
28	Lyman, Phylis Marion	Wilson H. and Edith M.
31	Andrews, Marion Cora	Milford B. and Della L.

Marriages

	Name	Residence	Place of Marriage
Jan. 24	Pease, Crawford Harold	Greenfield	
	Gerrish, Violet	Northfield	Greenfield
31	Irish, Fred Wesley	Northfield	
	Legere, Lena Rita	Turners Falls,	Millers Falls
Mar. 2	Campbell, Duncan Ferguson	Northfield	
	Beryer, Elizabeth Bernice	Northfield	Northfield
2	Wohler, John Conrad	Northfield	
	Kemp, Ruth Saidie	Greenfield	Greenfield
23	Whitman, Francis Warren	Northfield	
	Cover, Helen Bartlett	Northfield	Greenfield
31	Miller, Melvin Leon	Northfield	
	Newton, Marion Eleanor	Northfield	Greenfield
Apr. 11	Aldrich, Chester Lee	Northfield	
	Bishop, Enid Clara	Barre, Mass.	Worcester
	Rice		
18	Casey, Thomas Francis	Northfield	
	Dow, Lucille Frances	Warner, N. H.	Northfield
19	Sheldon, George H.	Northfield	
	Mayer, Katherine E.	Greenfield	Walpole, N. H.
24	Tenney, Colen Francis	Northfield	
	Bessette, Georgiana May	Erving	Bernardston
June 6	Cadrett, Raymond T.	New Salem Mass.	
	Dwyer, Marion A.	Northfield	Enfield, N. H.
17	Parker, Willis Kelley	Northfield	
	Haskell, Evelyn Frances	Northfield	Greenfield
28	Davis, H. Frank	Brookline, Mass.	
	Harris, Ruth L.	Keene, N. H.	Northfield
28	Jewett, Malcolm Thayer	Arlington, Mass.	
	Andrews, Evelyn	Orange, Mass.	Northfield
July 2	Lamont, Charles	Orlando, Fla.	
	Hicks, Mary E. Halstead	Orlando, Fla.	Northfield
Aug. 10	Langua, Joseph A.	Northfield	
	Dolphin, Kathleen Irene	Northfield	Northfield
Sept. 1	Fenn, Roland Slocum	Litchfield, Conn.	
	Fredette, Delphine Therese	Westmoreland, N. H.	Northfield
5	Fellows, Cyrus William	Erving ,Mass.	
	Couter, Albertine Iona	Erving, Mass.	Northfield

Marriages—Continued

	Name	Residence	Place of Marriage
Sept. 12	Whitney, Clarence Martin	Northfield	
	Castor, Arlene Ruth	Northfield	Northfield
16	Whitney, Bernard, Ira	Northfield	
	Newton, Dorothy Mae	Northfield	Greenfield
19	Elkins, Hervey Bertrand	Cambridge, Mass.	
	Torrey, Frances May	Cambridge, Mass.	Northfield
Oct. 15	Tenney, Clarence Ernest	Northfield	
	Cushman, Geneva Mildred	Vernon, Vt.	Northfield
19	Tenney, Edward Vernon	Northfield	
	Cotter, Katherine Mary Eilzabeth	Northfield	Northfield
19	Matosky, Stephen Percy	Bernardston, Mass.	
	Boliski, Tessie Catherine	Northfield	Northfield
20	Cooley, Watson Ellsworth	Northfield	
	Willard, Florence May	Worcester, Vt.	Montpelier, Vt.
31	Brassor, Theodore J.	Northfield	
	Smith, Dorothy Ella	Lyndon Ctre. Vt.	Northfield
Nov. 2	Day, Lawrence Alvah	Gill, Mass.	
	Fisher, Flora May	Northfield	Greenfield
26	Mroczek, John Andrew	Greenfield	
	Stebbins, Erma Isabel	Northfield	Greenfield
Dec. 26	Lamoureaux, Joseph Elric	Turners Falls	
	Callaghan, Mary Dunnell Anne	Northfield	Northfield
29	Webster, Herbert L.	Northfield	
	Perham, Hazel R.	Hinsdale, N. H.	Hinsdale N. H.
31	Bolton, Hiram Oliver	Ashuelot, N. H.	
	Chamberlin, Doris	Northfield	Northfield

Deaths

	Names	Ages Yrs.	Mos.	Days
Jan. 20	Reed, Gordon Austin	22	4	8
Feb. 18	Skinner, Jesse E.	16	7	20
Mar. 11	Russell, Ellen Lucretia	80	6	12
19	Aldrich, Bertha Lee	64	7	14
28	Griggs, Elizabeth Anne	50	9	2
Apr. 2	Havercroft, Homer	50	9	1
4	Hurlbut, Eliza Jane	91	4	22
13	Fox, Frederick Job	61	7	10
20	Stillborn			
28	Fowler, Kate Abbie	81		5

Deaths—Continued

		Name	Age Yrs.	Mos.	Days
May	8	Gates, Mary Anne Lucy Holton	83		5
	14	Clark, Merton Joseph	71	4	
	23	Leuciew, Frank	34		1
	28	Hale, Fred Licester	63	6	
	29	Dale, Katherine E.	38	1	
June	1	Foster, Frank Horace			3
	4	Perham, Mary Young	77	11	20
	21	Lamson, Nancy Copeland	86	8	20
	21	Chapin, Amanda Martha Haskins	98	11	6
July	14	Reed, Herbert A.	51	8	2
	24	Smith, Josephine Morgan	80	1	20
Aug.	12	Aldrich, West C.	83	9	12
	21	Ingram, Addie Ornes	68	9	23
	30	Moody, Abbie Lizzie Woodbury	67		
	31	Vennell, Alice Sophia	47		4
Sept.	7	Stimson, Ansel C. E.	73		5
	21	Lyman, Florine Mary	49	9	
	21	Lyman, Andrew Elijah	83	1	26
	22	Boomer, Louise Ward	74	8	22
	25	Mead, Albert Winslow	69	1	19
Nov.	23	Sands, Eleanor Pepper	46	3	8
Dec.	5	Field, Cora Belle	64	10	15
	25	Williams, Donald Reed	27	10	10

Dog Licenses
1931

Male dogs	161
Female dogs (Spayed)	29
Female dogs	30
Kennel	1
Total	221

Licenses Issued for Hunting, Fishing and Trapping
1931

Resident sporting	191
Non-resident sporting	13
Resident trapping	1
Minor's trapping	4
Duplicate	2
Total	211

JOSEPHINE S. HASKELL,
Town Clerk

Report of the Assessors

1931

Value Real Estate $1,676,041.00
Value Personal Estate 269,996.00

Rate Per 1000, $27.50
Polls Assessed 545
Old Age Asst. 544

Town Appropriation

Tree Warden	$ 150.00
Highway Oil	1,500.00
Street Lights	3,515.00
Schools	35,810.00
Treasurer Salary and Expenses	550.00
Bridge Repairs	600.00
Soldiers' Relief	300.00
Alexander Hall	100.00
Inspection of Animals	150.00
Fire Department	600.00
Public Welfare	5,500.00
Clerk Salary & expenses	275.00
School Committee Salaries	150.00
State Aid	200.00
Contingent	2,200.00
Interest on Temporary Loans	400.00
Insurance on property	850.00
Sealer Salary and Expenses	150.00
Accountant Salary and Expenses	510.00
Munns Ferry	225.00
Town Hall Maintenance	1,800.00
Selectmen's Salaries	600.00
Alexander Hall upkeep	150.00
Tax Collector and Expenses	575.00
Gypsy Moth	750.00
Community Nurse	1,425.00
Highway Railings	500.00

Cemeteries	$ 300.00		
Highways	11,550.00		
Library	900.00		
Farms Library	25.00		
Permanent Highways	4,000.00		
Repairs on School Buildings	500.00		
Dental Clinic	150.00		
Memorial Day	150.00		
Sidewalk Repairs	500.00		
Assessor's Salaries	600.00		
Street Signs	25.00		
Whitmore Sidewalk	200.00		
Aldrich St. Light	33.00		
Warwick Ave. Lights	50.00		
Maple Street Lights	99.00	$78,617.00	
State Tax	2,700.00		
Audit Expense	230.09		
Division of State Parks	39.79		
Old Age Assistance	544.00		
Soldiers Exemptions	8.55		
County Tax	6,060.02		
Overlay	1,905.60	$11,488.05	$90,105.05

Estimated Income to Reduce Tax Account

Income Tax	$11,095.04		
Corporation Tax	1,500.00		
National Banks and Trust Co.	150.00		
Reimbursement For Loss of Taxes	90.00		
Temporary Aid	1,350.00		
Temporary Aid	1.350.00		
School Funds	5,775.00		
State Repairs on Highways	8,800.00		
Highways, Chap. 122	1,650.00		
Motor Excise Tax	3,000.00		
Dog Fund	335.00		
County, Construction of Highways	1,000.00	$34,955.04	$34,955.04

	$55,150.01
Less Polls	1,090.00
	54,060.01
Old Age Assistance	544.00
	$53,516.01

Raised on Real Estate	$46,091.12
Raised on Personal Estate	7,424.89
Raised on Polls	1,090.00
Raised on Old Age Assistance	544.00
December Assessment	308.60
No. Horses Assessed	177
No. Cows Assessed	549
No. Sheep Assessed	40
No. Neat Cattle Assessed	157
No. Swine Assessed	17
No. Dwellings Assessed	601
No. Acres of Land	18,682.64
No. Fowls Assessed	2,589
Acres of Land Owned by State	935.88
Motor Excise Commitment	4,928.27

Respectfully Submitted,

ALFRED H. MATTOON,
CHARLES E. LEACH,
CLIFFORD A. FIELD,
Assessors.

Report of Tax Collector

Taxes—1929

Outstanding Jan. 1, 1931	$ 1,679.47	
Interest received	125.80	
Fees received	4.25	$ 1,809.52
Payments to Treasurer	$ 1,383.92	
Abatements	224.00	
Outstanding Dec. 31, 1931	201.60	$ 1,809.52

Taxes—1930

Outstanding Jan. 1, 1931	$10,852.76	
Abatement after payment, refunded	36.00	
Duplicate abatement adjusted	15.00	
Interest received	367.87	
Fees received	27.25	$11,298.88
Payments to Treasurer	$10,384.82	
Abatements	391.00	
Outstanding Dec. 31, 1931	523.06	$11,298.88

Motor Vehicle Excise Taxes, 1930

Outstanding Jan. 1, 1931	$ 497.83	
Abatement after payment, refunded	2.96	
Interest received	9.67	
Fees received	21.50	$ 531.96
Payments to Treasurer	$ 476.60	
Abatements	16.97	
Outstanding Dec. 31, 1931	38.39	$ 531.96

Taxes—1931

Commitment per warrants	$54,605.78	
Additional Commitment	307.60	
Abatement after payment, refunded	4.13	
Interest received	36.63	
Fees received	27.50	$54,981.64
Payments to Treasurer	$44,172.93	
Abatements	620.98	
Outstanding Dec. 31, 1931	$10,187.73	$54,981.64

Motor Vehicle Excise Taxes, 1931

Commitments, per warrants	$ 4,998.37	
Abatement after payment, refunded	185.14	
Interest received	10.86	
Fees received	31.50	$ 5,225.87
Payments to Treasurer	$ 4,600.32	
Abatements	322.81	
Outstanding Dec. 31, 1931	302.74	$ 5,225.87

Old Age Assistance Taxes, 1931

Commitment, per warrant	$ 544.00	
Fees received	16.70	$ 560.70
Payments to Treasurer	$ 553.70	
Outstanding Dec. 31, 1931	7.00	$ 560.70

LEON R. ALEXANDER,
Collector

Report of the Trustees

of Dickinson Memorial Library

For the Year 1931

Public libraries in many cities and towns throughout the country have suffered this last year from the losses common to all municipal funds, and our library is not an exception. Northfield, however, can take pride in the fact that the conduct of her library has been maintained with uninterrupted service, in spite of losses and depreciation in the value of invested library funds. This has been made possible by the co-operation and help of our Selectmen.

It is the aim of the trustees to make this service to the town as efficient as in the past by eliminating such expenditures as more prosperous times have justified and by confining the rest to the essential outlay for upkeep and continued service of regular hours of opening and librarian attendance. In these immediate months ahead a regularly open door is more important than a constantly replenished shelf of new books. The trustees ask the co-operation of their fellow-citizens in this conservative policy for the coming year.

Trustees: Mrs. Nellie F. Wood, Pres.
Mrs. S. Catherine Richardson
Dr. A. H. Wright
W. W. Coe
Frank L. Duley, Sec.

Report of Librarian

Circulation

Books	16,411
Magazines	1,318
Books borrowed from State Department of Education and other Libraries	418
Total	18,147
Books used by schools and in outlying districts	2,144
Books in Polish language	126

FINANCIAL

Fine Account

Collected		$ 69.54
Paid Treasurer	$ 69.54	

Expense Account

Received from Treasurer		$ 27.00
Postage and Express	$ 21.16	
Other Expenses	$ 5.84	$ 27.00

The increase in postage over last year is due to the use of more books from the State Library. This privilege gives our readers the use of many books that the Library could not afford to purchase.

Gifts

A Sampler made by Henrietta Dickenson, given by Henrietta M. Brigham.

A revolving book-case was given to the Reference Room by Mrs. N. P. Wood.

Books were given by A. P. Fitt, Miss Dora Norton, Mrs. W. G. Webber, Mrs. Frank Montague, Mrs. Nellie Wood, Mrs. Franz George.

Total gifts of books; New 7
Used 20

Books Purchased

Fiction	25
Non-Fiction	18
Juvenile	32
Replacements	19
Total New Books	94

LIZETTE L. VORCE,
Librarian.

Report of School Committee

Organization of the Committee for the fiscal year 1931

Joseph F. Bittinger, Chairman	Term Expires, 1932
Maude M. Montague, Secretary	Term Expires, 1933
George E. McEwan	Term Expires, 1934

Superintendent of Schools
Linville W. Robbins

School Physician
Allen H. Wright, M. D.

School Nurse
Marion E. Lilly, R. N.
Shirley H. Towne, R. N.

Attendance Officer
Charles E. Baxter

School Calendar

Opened Sept. 21, '31	Closed Dec. 18, '31
Opened Dec. 28, '31 (High School)	Closed March 25, '32
Opened Jan. 4, '32 (Elementary)	Closed March 25, '32
Open: April 4, '32 (High)	Closed June 24, '32
Open: April 11, '32 (Elementary)	Closed June 17, '32

(Loss of time and change of date caused by epidemics may require changes in these dates.)

Open: Sept. 5, '32	Close (Elementary)	Dec. 16, '32
	(High)	Dec.22, '32

Open Jan. 2, '33 (High and Elementary)

Report of School Superintendent

To the School Committee and Citizens of the Town of Northfield:—

Herewith, I submit the annual report of the work of the Public Schools for the year 1931. This is the seventh report of the present superintendent and covers the 195th year of the Public Schools of the Town of Northfield.

This report is in three parts: — A General Statement of facts concerning the organization of the schools: second, the Statistics of the year, and third, the Financial Report.

Part I — Organization

The principal move of the year was the closing of the Mountain School and transference of the pupils to the schools in the town. The parents of the children who attended the school approved the plan which went into effect at the opening of the Fall Term. As a result the pupils are now in the large schools in the village, the various expenses for transportation are combined in two automobiles, one for each side of the mountain, educational opportunities for the children are much improved and increased and the expense reduced by approximately a thousand dollars. The problems of transportation in winter still remain to be solved but reasonable cooperation between the Road and the School Departments will, unquestioanbly, solve the problems as fast as they arise. The educational opportunities of the children have been very much widened and their progress faster and more definite because each one is now placed with larger classes and there is competition and opportunity to compare progress in every line of school work.

The Teaching Force: — While there were fewer changes than in previous years, a rearrangement was effected by transfer from one school to another of a large number of teachers. The results have justified the move. In the High School, Miss Sargent returned to Columbia for post-Graduate work for a Master's Degree. Miss Marian Luey Mann, a graduate of Russell Sage was appointed in her place. Miss Faith Taylor went to Connecticut at a large increase in salary and Miss Margaret F. Mathews a graduate of Columbia took up the English

work. Miss Ferguson, for three years a successful principal of the Center School, went to an important position in Connecticut. We were fortunate to have one of our own girls, Miss Sheldon competent to carry on the exceedingly important work in the Center School and we have a just pride in the excellence of organization in this building. Miss Baker at the Farms School and Miss Truesdell of the East School left us after serving satisfactorily for some years. Miss Haskell resigned to be married after two excellent years at No. 3. The new teachers are: — Miss Jessie D. Palmer, a graduate of Castleton in the upper grades at the West School; Miss Harriet A. Mills a graduate of Fitchburg Normal School in the vacancy at the East School: Miss Juliana V. Alexander, from the Training School Brattleboro, to Number. 3.

The Buildings: — In addition to the repairs required by use of the buildings, certain additions have been made in the line of desirable improvements in each building. Electric lights have been installed throughout the West School. Now all our buildings are lighted by electricity, heated and ventilated by a basement furnace, and have water pressure and modern sanitation. Few towns in the State can say the same.

New Steel desks have been installed in the upper room at the West School and a number, bought by the Trustees of the Abigail Stratton Fund, were placed in the upper room at The Farms School. The inside of Number Three has been painted and a new furnace installed to replace the old heater, which lasted until warm weather last spring. Through the interest of the local P. T. A. some work has been done on the land in the rear of the Center School and some apparatus provided for play. More grading will be done as opportunity warrants. The bank beside the old barn must be levelled and spread on the low ground and additional material secured from various sources to fill in as rapidly as possible.

Health:—We escaped the scourge of Infantile Paralysis which raged around us last summer and fall, for which we are thankful. Schools were delayed two weeks and this time will be made up between Christmas and July. A large number of cases of measles amount-

ing almost to an epidemic, exist in the town. This creates difficulties in the progress of the children, opening and closing of schools, etc. but this is a fact that we meet periodically. Sept. 1, Mrs. Lilly resigned as Nurse, much to the regret of all, and Miss Shirley H. Towne, was appointed in her place. Miss Towne comes with excellent training and experience and has made a favorable impression during her short stay.

Transportation: — Northfield compares favorably with the other towns in the State in the matter of transportation. The complicated scheme of payments for the children coming from the Mountain has been superseded by organizing the two routes from the two sides of the Mountain. The balance of the transportation is done by The Northfield whose busses equal anything provided for the children anywhere in the State. As now organized the work is done as well and economically as possible.

In General:—Buildings are in excellent condition. The State Inspector approved all the buildings but recommended certain alterations and improvements, much of which has been done. Several other things remain and a special appropriation is asked to provide for these things, including a smoke partition in the upper hall of the High School: another exit from the rear of the lower room of the Farms building: and panic hardware on several doors in the various buildings. We have already put double hand-rails on the various staircases, covered furnace room doors and ceilings with metal and met some other recommendations which he made. The coming summer we must paint the steel fire-escapes and meet the other requirements mentioned. We feel that definite and positive improvement has been made, during the past year; that our schools warrant and receive the approval of the parents and that the results justify the policy adopted for the improvement of our schools in material and scholastic lines.

Respectfully submitted,

LINVILLE W. ROBBINS,

Superintendent of Schools.

Part II — Statistics

Census Report: October 1, 1931

	Boys	Girls	Total
No. of persons in town 5 to 7 yrs. of age	17	19	36
No. persons in town 7 to 14 yrs. of age	158	115	273
No. persons in town 14 to 16 yrs. of age	32	43	75
	207	177	384

Enrollment of Pupils: Fall Term, 1931

(a) By Schools

	Boys	Girls	Total
High School	36	70	106
Center School	70	64	134
East School	50	28	78
West School	29	19	48
Farms School	24	16	40
Number Three School	14	12	26
Total	223	209	432

(b) By Grades

Grade	1	2	3	4	5	6	7	8	9	10	11	12	Total
Boys	18	17	28	22	24	32	27	19	14	10	6	6	223
Girls	17	18	13	14	17	17	27	16	22	23	10	15	209

(c) By Schools

High School

	Fresh.	Soph.	Jun.	Sen.	Total
Boys	14	10	6	6	36
Girls	22	23	10	15	70

Center School

Grade	1	2	3	4	5	6	7	8		Total
Boys	5	3	8	4	9	16	13	12	70	
Girls	8	9	2	4	3	11	15	12	64	134

East School

Grade	1	2	3	4	5	6	7	8		Total
Boys	4	8	6	7	8	8	3	6	50	
Girls	1	2	4	5	3	4	7	2	28	78

West School

Grade	1	2	3	4	5	6	7	8		Total
Boys	4	5	7	3	4	2	3	1	29	
Girls	4	3	1	1	5	2	1	2	18	47

Farms School

Grade	1	2	3	4	5	6	7		Total
Boys	2	0	3	4	1	6	8	24	
Girls	3	1	2	2	4	0	6	16	40

Number Three

Grade	1	2	3	4	5		Total
Boys	3	1	4	4	2	14	
Girls	1	3	4	2	2	12	26

Part III — Financial

Credits

Appropriation	$35,810.00

Expenditures

Superintendent	
Linville W. Robbins	$ 1,260.00
Teachers	
Evelyn G. Lawley	1,920.00
Julia B. Austin	1,370.00
Faith Taylor	780.00
Margaret F. Mathews	480.00
Esther B. Sargent	720.00
Marian L. Mann	440.00
Grace E. Gerrish	1,200.00
Aurelia A. Ferguson	720.00
Dorothy E. Gary	1,000.00
Elizabeth H. Allen	900.00
Mary E. Dalton	1,000.00
Marion H. Taylor	935.00
Elizabeth G. Braley	1,050.00
Dorothy O. Totman	920.00
Clarissa M. Truesdell	570.00
Etheylnd T. Sheldon	1,070.00
Grace M. Blodgett	900.00
Evelyn F. Haskell	570.00
Aleta M. North	540.00

Margaret Baker	$	600.00	
Ethel V. Allen		25.00	
Rachel E. Parker		810.00	
Leah Torri		348.00	
Harriet A. Mills		360.00	
Jessie D. Palmer		380.00	
Juliana V. Alexander		360.00	
Marion E. Webster (Music)		400.00	
Esther M. Williams (Substitute)		77.00	
Nettie F. Gilbert		125.00	
Laura E. Braley		5.00	$20,575.00

Textbooks

Allyn & Bacon	$	61.40	
American Book Co.		36.56	
Harcourt, Brace Co.		61.31	
Macmillan & Co.		76.68	
Scott, Foresman & Co.		11.29	
Chas. Scribner's Sons		23.12	
American Ed. Press		19.44	
Houghton, Mifflin Co.		25.90	
Chas. E. Merrill Co.		23.99	
D. C. Heath & Co.		47.46	
Ginn & Co.		158.03	
E. E. Babb & Co.		69.83	
P. Blakiston Co.		7.04	
Hartrampff Co.		5.00	
Denmoyer, Geppert Co.		4.10	
Silver, Burdette Co.		6.43	
Boston Cooking School Co.		2.09	
Iroquois Pub. Co.		4.12	
B. H. Sanborn & Co.		7.17	
Rand, McNally Co.		11.15	$ 662.20

Students' Supplies

C. C. Birchard Co.	$	6.57
Oliver Ditson Co.		12.32
Dowling School Supply Co.		87.20
Milton Bradley Co.		40.15
J. L. Hammett Co.		25.07
Papercrafters, Inc.,		208.03
E. E. Babb & Co.		144.91
Willis Music Co.		5.12
A. P. Schmidt Co.		6.62
Educational Supply Co.		2.58

Beck Co.	$ 18.39	
Fisher Scientific Co.	1.58	
Central Scientific Co.	41.17	
Educational Music Co.	12.08	
I. L. White	5.18	
O. H. Toothaker	3.31	
G. E. Bond	2.25	
Northfield Printing Co.	7.85	
World Book Co.	2.58	
W. D. Gilpatric	5.63	
Ryan & Buker	19.16	
Cambridge Scientific Co.	1.32	
Taylor Instrument Co.	1.63	
Spencer Garage	2.95	$ 663.55

New Equipment

State of Massachusetts	$ 60.00	
Readsboro Chair Co.	27.60	
C. L. Johnson	132.00	
Columbia Supply Co.	140.40	
Hall Galleries	37.65	
E. G. Lawley	1.88	$ 399.53

Salaries: Janitors

Charles E. Baxter	$ 1,140.00	
George W. Piper	230.00	
T. F. Darby	178.00	
Charles E. Gilbert	245.00	
Thomas H. Russell	125.00	
Kenneth Woodbury	24.00	$ 1,942.00

Supplies: Janitors

George N. Kidder	$ 2.70	
State of Mass.	10.88	
Cheshire Chemical Co.	109.65	
F. A. Irish	31.59	
Miller & Burnett	1.67	
H. E. Haskell	11.00	
F. E. Fitts Co.	11.18	
The Dolge Co.	6.75	$ 185.42

Fuel

G. O. Dunnell & Son	$ 1,835.00	
J. H. Black	148.50	
Lawrence Quinlan	108.75	
Fred E. Wells	19.00	
T. H. Russell	4.50	
H. B. Fisher	9.00	
Robert White	3.75	
M. B. Slaght	4.00	
M. Miller	8.00	
Lawrence Ferris	10.00	
Everett Doolittle	10.00	
Ralph Miller	4.00	
Charles E. Leach	40.00	
M. R. Billings	9.62	$ 2,214.12

Water and Current

Greenfield El. Co.	$ 191.30	
Northfield Water Co.	67.91	
East Northfield Water Co.	15.00	$ 274.21

Transportation

The Northfield	$ 3,787.50	
John H. Black	407.00	
Winfred R. Fellows	280.00	
Kenneth Woodbury	360.00	
Otis Fisher	300.00	
W. G. Dwyer	60.00	
Minnie White	72.00	
B. H. Woodbury	72.00	
M. C. Slaght	72.00	
Harry Gingras	15.40	$ 5,425.90

Repairs

W. H. Stebbins	$ 116.60
C. L. Johnson	239.23
Miller & Burnett	285.62
Alfred E. Holton	120.32
Harold E. Washer	104.77
Sessions Clock Co.	3.59
Evans Bros.	3.08
F. I. Webster Co.	4.50
R. A. Fife Co.	2.21

M. F. Huber	$	12.00	
C. I. Holton		14.50	
Northfield Street Dept.		25.20	
American Tar Co.		14.50	
Crescent Roofing Co.		18.00	
George N. Kidder		94.09	
J. L. Hammett Co.		13.94	
Rugg Mfg. Co.		4.29	
Edward Cormie		3.00	
F. A. Irish		7.15	
J. M. Anderson		.50	
Charles A. Parker		13.20	$ 1,100.29

Sundry Educational Expense

C. R. Finch	$	15.00	
John Winston Co.		.70	
A. L. Goodrich		14.00	
Wright & Potter		4.16	
American Express		6.49	
W. T. Pigott		14.03	
F. W. Kellogg		.50	
McCallum Co.		5.10	
J. E. Avent		2.07	
Ames & Rollinson		6.12	
Perfection Form Co.		10.06	
E. E. Babb & Co.		3.30	
M. C. Slaght		9.40	
Northfield Pharmacy		8.00	
West Disinfecting Co.		11.00	
S. H. Lewin Co.		15.00	
Marion E. Webster		3.50	
Evelyn G. Lawley		29.50	
Aurelia A. Ferguson		4.00	
Oval & Koster		10.75	
Northfield Printing Co.		47.68	
Bond's Store		1.56	
N. E. Tel. & Tel. Co.		14.62	
Helen M. Stearns		14.00	$ 253.54

Medical

A. H. Wright, M. D.		100.00	
Marion E. Lilly, R. N.		200.00	
Shirley H. Towne		100.00	$ 400.00

Itemized Summary of Accounts; Jan. 1, 1931 —Dec. 31, 1931

Including: Budget, 1931: Recommendations, 1932 and Expenditures, 1931

	Budget 1931	Recom'd 1932	Expended 1931
Superintendent	$ 1,260.00	$ 1,260.00	$ 1,260.00
Salaries: Teachers	21,500.00	19,850.00	20,575.00
Textbooks	750.00	750.00	662.20
Supplies: Students	750.00	750.00	663.55
New Equipment	250.00	250.00	399.53
Salaries: Janitors	1,950.00	1,950.00	1,942.00
Supplies: Janitors	225.00	200.00	185.42
Fuel	1,500.00	1,500.00	2,214.12
Water & Current	225.00	315.00	274.21
Transportation	6,000.00	5,625.00	5,425.90
Repairs	750.00	850.00	1,100.29
Sundry Ed. Expense	250.00	250.00	253.54
Medical	400.00	450.00	400.00
	$35,810.00	$34,000.00	$35,355.75

Credits:—		
State of Massachusetts:		
School Fund Pt. 1,	$ 4,101.00	
School Fund Pt. 2	4,667.99	
Salary of Supt.	676.67	
High School Grant	1,214.75	$10,660.41
Local Credits:		
Tuition	$ 715.48	
Local School Fund	72.81	
	$ 788.29	$11,448.70
Net Cost Schools, 1931,		$23,907.06

Report of Community Nurse

For Period January 1 to Sept. 1, 1931

To the Selectmen and School Committee of the Town of Northfield:

A report of my work as Community Nurse from January 1st to September 1, 1931 is submitted.

Nursing visits	339
Maternity visits	8
Prenatal visits	17
Child Welfare visits	74
School, number of days	23½

To the Town of Gill 7 days were given for School nursing.

Social Service was rendered to 13 families. There were 4 children taken to Health Camps. Adenoid and tonsil clinics were arranged at Franklin County Hospital and 4 children taken.

The service rendered by the State Department for the prevention of Tuberculosis is very useful, 11 children and 2 adults were taken to Westfield for chest X-ray and examination.

There were 39 children examined at the Well Child conference held in July. This would be a splendid project for some organization to sponsor next spring, as this is the last conference the State Department will hold in this town.

The Dental Clinic was a success. Under the direction of a committee consisting of Mrs. Nellie M. Wood, Mr. Ralph O. Leach and Mr. George McEwen. Children from all parts of the town were chosen.

Children examined in school by Dr. Holton	252
Children treated in Clinic	28
Number Amalgam fillings	63
Number porcelain fillings	29
Number prophylaxis	27
Number extractions, deciduous teeth	40
Number extractions, permanent teeth	19
Amount of fees collected	$ 45.00
Amount appropriated	150.00
Total cost of Clinic	$195.00

Many of the children had never been to the dentist before, and of course considerable more time had to be spent on these children than on those who had received dental care before.

Respectfully submitted,
MARION E. LILLY, R. N.

For Period from Sept. 1 to Dec. 31, 1931

I hereby submit a report of my work as Community Nurse from September 1, 1931 to January 1, 1932.

Nursing Visits	129
Maternity	5
School, days	15

At the request of the school committee of Gill, two days a month were given to School Nursing in the Gill Schools. Two days were also given to a Well Child Clinic in Gill.

Following Mrs. Lilly's program, I am asking the town for an appropriation to carry on the dental clinic. I am also suggesting for consideration, the matter of a Well Child Clinic. This work has been carried on by the State for five years.

In co-operation with the churches, some time has been given to necessary social service.

Respectfully submitted,
SHIRLEY TOWNE, R. N.

Report of School Physician

To the Board of Education and Board of Health Northfield, Mass.

Sirs:—

During the past year from January 1, 1931 to Jan. 1, 1932, the following diseases have occured:

Measles 20, whooping cough 13, chicken pox 23, German measles 8, diptheria 1, scarlet fever 6, mumps 2, typhoid 1. With the exception of measles the number of infectious and contagious diseases have been very small compared with our population.

About the middle of December a child broke out with measles while in school at West Northfield, and from this case nineteen more contracted the disease so it was necessary to close the school for one week.

Upon investigation we found the child had a sore throat and some fever when he came to school in the morning. If the parents had kept the child at home there is no doubt the other cases could have been avoided and the school kept in session.

In the United States report last year, measles were numbered among the four greatest causes of deaths among children of school age.

A better co-operation on the part of a few parents with the School Board and the Board of Health would materially lessen the number of contagious diseases, and reduce the cost that illness of this nature always incurrs.

During the month of October all the schools were examined with the assistance of the school nurse, Miss Shirley Towne. Because of the increase of poor posture among children of school age in this state during the past year, it was thought best to make all examinations with all clothing removed to the waist.

The examinations were made behind large screens with a sheet over the body for protection.

With this method we found it possible to better detect defects, especially curvature of the spine.

During the examinations twenty cases of curvature were found mostly of a mild degree and in the early stages.

By removing the cause and giving proper treatment all these cases could be cured in a reasonable time—about two years. It is again recommended that all parents who received notice of the above conditions found in their children, should consult their physician at once.

One of the causes of curvature of the spine is poor seating in our schools. I mean by this the individual seat that does not fit the child.

We recommend that all seats be adjusted to the needs of each student at the beginning of each term. This is especially important in the lower grades where the seat is too small to accomodate the child in comfort.

With the exception of the high school, instruction has been given in certain physical movements to give strength to the muscles of the back.

About the average number of diseased tonsils and adenoids were found and recommendations made to the parents.

During the past year arrangements were made with the Franklin County Hospital to remove diseased tonsils and adenoids at a greatly reduced cost. Many of the parents have taken advantage of this arrangement, but there are still some who are suffering because of neglect to have this work done.

In all the above operations at the hospital, the surgeon and anesthetizer have given their services without renumeration. At present the teachers, school nurse and physician are trying to assist the State Department in making a special study of all children who have difficulty in keeping up school work. It is hoped by this method we may be able to discover how much physical defects have entered into this condition and what co-operation we can give the teachers and parents in correcting the difficulty.

Inspection of all the school buildings have been made and the general sanitary condition has been found satisfactory. I wish to thank the School Board, Superintendent, Teachers and Nurse for their co-operation during the past year.

Respectfully submitted,

ALLEN H. WRIGHT, M. D.

Report of Supervisor of Music

Herewith I submit my first report as Superior of Music in the Northfield Public Schools, for the year 1931.

The aim of school-music education is not to train musicians, but to teach children to love and appreciate the best in music. It is our purpose, here in Northfield, to so train the children that they have correct use of their voices, reasonable ability in sight-reading, knowledge of the essential elements of music and the ability to listen intelligently.

I have visited our High School once each week and all grade school rooms once in two weeks, with many extra visits when preparing special programs. In the earlier grades we are giving special attention to children who are monotoens or tone-deficients. Faults of such children can seldom be corrected after the third or fourth grades.

One Rhythm Band Outfit has been purchased and successfully used in the Center Primary. I would like to see similar outfits in every Primary room in town.

Instrumental instruction is becoming more and more an essential factor in education and more schools are adopting it each year. Last year I had a small violin-instruction class, and this month a class has been formed, with instruction upon all instruments. Classes meet in the High School building and expenses are borne by the individual pupils.

The High School Glee Club made several public appearances last year, the outstanding performance being the operetta, "Greeting the Gypsy Queen," given at the Town Hall. Plans are under way for another operetta this season.

Last Spring musical plays or operettas were given at each school building, in most cases a story being woven around songs which had been previously learned. They were easily staged, simply costumed, but enthusiastically received by children and audiences. At Christmas time a miscellaneous program was given in the Town Hall by children from every school room in town, and was so successful that we may wish to make it an annual affair. Before the end of the year there will be a George Washington Celebration program, and National Music Week—the first week in May—will be appropriately observed.

I regret that the children of Northfield are not able to hear the wonderful Music Appreciation programs given over the radio each Friday under the direction of Dr. Walter Damrosch.

May I take this opportunity to express my deep appreciation of the hearty co-operation of all the teachers and pupils and the interest and support of the School Committee and Superintendent.

Respectfully submitted

MARION E. WEBSTER

Supervisor of Music

Report of Cemetery Commissioners

Cemeteries have had the usual care. We asked for appropriation of three hundred dollars ($300.00) for care of cemeteries for (1932). At the Northfield Farms cemetery a new fence was built on front and south side in (1930). We feel that the North and East side should be built new, and we have asked for appropriation for same.

Lots Recorded in Record of Deeds

Mrs. Herbert A. Reed	Page 254
Mrs. Gordon A. Reed	" 254
Mrs. Herbert E. Sheldon	" 255
Frank Maynard	" 256
Warren Griggs	" 257
Arthur M. Willis	" 258
Jesse Abbott Fahey	" 259
Hommer Havercroft	" 260
Jessie Aldrich	" 261
Paul E. Brenig	" 262
Mrs. L. L. Drury	" 263

C. I. HOLTON
C. C. MORGAN
GEORGE N. KIDDER
Cemetery Commissioners

Report of Fire Chief

The Fire Department is being called upon to answer more alarms every year. There were twenty-nine alarms the past year. The members feel the time has come when some more adequate equipment should be purchased. A pumping outfit would greatly reduce the losses of property.

Respectfully submitted,

G. G. STEARNS,
Chief of Fire Dept.

Report of State Auditor

To the Board of Selectmen,
Mr. George W. Carr, Chairman,
Northfield, Massachusetts.

Gentlemen:

I submit herewith my report of an audit of the books and accounts of the town of Northfield for the fiscal year ending December 31, 1931, made in accordance with the provisions of Chapter 44 of the General Laws. This is in the form of a report made to me by Mr. Edward H. Fenton, Chief Accountant of this Division.

Very truly yours,
THEODORE N. WADDELL,
Director of Accounts.

Mr. Theodore N. Waddell,
Director of Accounts

Department of Corporations and Taxation
State House, Boston.

Sir:

In accordance with your directions I have made an audit of the books and accounts of the town of Northfield for the year ending December 31, 1931, and submit the following report thereon:

The financial transactions, as recorded on the books of the several departments receiving money for the town or commiting bills for collection, were examined, checked, and verified.

The books and accounts of the town accountant were examined and checked in detail. The reported receipts were compared with the treasurer's cash book, while the payments were checked with the warrants of the selectmen authorizing them and with the treasurer's record of payments. Ledger appropriation accounts were checked with the town clerk's records of town meetings, and all other ledger accounts were checked with the records in the departments in which the transactions originated. The ledger was analyzed and a balance sheet, which is appended to this report, was prepared showing the financial condition of the town on December 31, 1931.

The accounts of the town treasurer were examined and checked. The receipts, as recorded, were compared with the records in the departments collecting money for the town and with the other sources from which money was paid into the town treasury. The payments were checked with the Selectmen's warrants, the cash book footings were verified, and the cash balance was verified by a reconciliation with a statement received from the bank.

The securities and savings bank books representing trust funds in the custody of the Town Treasurer, of the Selectmen, and of the trustees were personally examined and listed. The income was proved and the payments were verified. As stated in previous audit reports, interest payments on securities in which several of the funds are invested have been defaulted and information received indicates that recovery of the principal is doubtful in some cases. The situation with regard to each security is being investigated by the Treasurer, and upon the completion of this investigation, report will be made to the town for such action as the voters may consider advisable and necessary. Previous audit reports have called attention to the fact that many of the securities are not legal investments, in accordance with the provisions of Section 54, Chapter 44, General Laws. Many of the securities in question have been the property of the town for a long period of time and in some instances are stated to represent the original bequest or gift.

The computation of the tax rate by the assessors was checked, and it was noted that the provisions of Section 23, Chapter 59, General Laws, as amended by Chapter 428, Acts of 1931, have not been complied with, inasmuch as appropriations voted from available funds have not been used in the computation of the tax rate.

The town clerk is required, under Section 15-A, Chapter 41, General Laws, to notify the assessors of each appropriation in detail and the provisions made for meeting the same, if specified in the appropriation order or vote, while Chapter 428, Acts of 1931, requires the assessors to assess taxes annually to an amount not less than the aggregate of all amounts appropriated, granted, or lawfully expended by the town since the last annual assessment and not provided for therein, and further provides that deductions shall not be made by the assessors on account of available funds unless approval in writing shall have been obtained from the Commissioner of Cor-

porations and Taxation. Appropriations from surplus revenue amounting to $7,392.50 were voted at the annual meeting in 1931, but were not reported to the assessors or used by them in the computation of the tax rate; also at a special meeting held on December 21, 1931, appropriations of $2,477.53 were voted from surplus revenue and $883.27 from overlay reserve. The appropriations voted at the special meeting, being subsequent to the last annual assessment, should be reported to the assessors and included in the computation of the 1932 tax rate; and if the written authority of the Commissioner is secured, the amount of these appropriations from available funds may be deducted in computing the 1932 tax rate.

The accounts of the tax collector were examined and checked. The taxes outstanding on the date of the previous examination were audited, and all subsequent commitment lists of poll, personal, real estate, motor vehicle excise, and old age assistance taxes were added and proved with the warrants of the assessors. The recorded collections were checked, the payments to the treasurer were verified, the abatements were compared with the assessors' abatement records, and the outstanding accounts were listed and proved with the accountant's ledger.

A further verification of the outstanding accounts was obtained by mailing notices to a number of persons whose names appeared on the books as owing money to the town, the replies received thereto indicating that the accounts, as listed, are correct.

The town clerk's financial accounts were checked, the receipts for dog licenses, issued on behalf of the county, and for sporting licenses, issued on behalf of the Commonwealth, being compared with the records of licenses granted. The payments to the county treasurer and to the Division of Fisheries and Game, respectively, were verified.

The receipts for selectmen's licenses were checked with the records of licenses granted, and the payments to the treasurer were verified by a comparison with the treasurer's cash book.

The surety bonds of the town clerk, the treasurer, and the collector for the faithful performance of their duties were examined and were found to be in proper form.

The records of bills sent out by the public welfare, school, and cemetery departments were examined. The departmental records of charges were checked with the town accountant's ledger, the collections were compared with the amounts paid to the treasurer, and the outstanding accounts were listed and proved with the accountant's ledger. It is again recommended that duplicate bills for all tuition charges rendered by the school department be forwarded to the accountant in order that they may be entered on the ledger.

The charges for town hall and other town property rentals were checked, and the collections were compared with the payments to the treasurer.

The accounts of the community nurse were checked. The payments to the treasurer were verified and the cash on hand on January 7, 1932, was proved.

The collections of the sealer of weights and measures were checked with the records of work done, and the payments to the treasurer were verified.

In addition to the balance sheet, there are appended to this report tables showing a reconciliation of the treasurer's cash, summaries of the tax and departmental accounts, as well as tables showing the transactions and condition of the trust funds.

For the co-operation rendered by all town officials during the process of the audit, I wish, on behalf of my assistants and for myself, to express appreciation.

Respectfully submitted,

EDWARD H. FENTON,

Chief Accountant.

TOWN OF NORTHFIELD

Balance Sheet — December 31, 1931

GENERAL ACCOUNTS

Assets		
Cash		$19,014.84
Accounts Receivable:		
Taxes:		
Levy of 1929	$ 201.60	
Levy of 1930	523.06	
Levy of 1931	10,187.73	$10,912.39
Old Age Assistance Taxes:		
Levy of 1931		$ 7.00
Motor Vehicle Excise Taxes:		
Levy of 1930	$ 38.39	
Levy of 1931	302.74	$ 341.13
Departmental:		
Public Welfare	$ 1,618.05	
Old Age Assistance	79.27	
State Aid	72.00	
Schools	117.50	
Cemetery	55.00	$ 1,941.82
Account Overdrawn—To Be Raised By Assessors in 1932:		
Veterans' Exemption		$ 10.80
		$32,227.98

Liabilities and Reserves		
Belcher Center School Fund Income		$ 76.13
Appropriation Balances		800.25
Cemetery Lots Fund		694.87
Reserve Fund—Overlay Surplus		54.49
Overlays—Reserved for Abatements:		
Levy of 1929	$ 201.60	
Levy of 1930	467.12	
Levy of 1931	1,281.12	$ 1,949.84
Revenue Available When Collected:		
Motor Vehicle Excise Tax	$ 341.13	
Departmental	1,941.82	$ 2,282.95
Surplus Revenue		$26,369.45
		$32,227.98

DEBT ACCOUNTS

Net Funded or Fixed Debt	$18,000.00	Town Hall Construction Loan	$18,000.00

TRUST ACCOUNTS

Trust Funds, Cash and Securities:			Lottie Evans Charity Fund	$ 514.23
In Custody of Treasurer	$32,139.31		Elisha Alexander Charity Fund	1,475.24
In Custody of Selectmen	1,708.60		Martha Alexander Charity Fund	8,525.00
In Custody of Trustees	8,525.00	$42,372.91	Surplus Revenue School Fund	1,600.00
			Belcher Center School Fund	2,000.00
			Belcher Library Fund	13,315.33
			West Northfield Cemetery Fund	3,470.00
			Cemetery Perpetual Care Funds (Treas.)	7,239.75
			Cemetery Perpetual Care Funds (Selectmen)	233.36
			J. W. Cowles Cemetery Fund	2,000.00
			Belcher Center Cemetery Fund	2,000.00
		$42,372.91		$42,372.91

REPORT

ON

INTERSTATE

MORTGAGE HOLDINGS

BY

Charles Fairhurst

TO

Town of Northfield

MASSACHUSETTS

January 18, 1932.

Mr. George Carr, Chairman,
Board of Selectmen,
East Northfield, Mass.

Dear Mr. Carr:—

I promised that I would get to you before January 20th my written opinion and report with respect to the Interstate Mortgage holdings, so that you could have something to use and report at the coming annual election and Town Meeting.

I have spent considerable time in checking the statutes and decisions of this State, as well as those of other States, in order to learn definitely what the law might be relative to a situation such as is found in your town. From everything that I can find, however, it would seem that Mr. Williams without doubt is holden for any loss in these investments.

The vote which was passed at the May meeting last year is quite strong as it directs your Board to employ counsel to protect the interests of the Town in its trust funds. That vote is probably broad enough to make it mandatory on the part of counsel to see to it that these funds are disposed of and the proceeds invested in legal investments. However, it seemed to me that your Board ought not to attempt to go quite that far. It would be far better to leave the entire matter to the Town and see what the Town would do after they had the entire matter fully set forth before them.

Personally, my sympathies are with Mr. Williams as he has done no different than many another man would have done in making these investments, but I don't suppose my personal opinion in that respect means anything. The Town has the right, if it so desires, to order those funds immediately turned and the proceeds put into proper legal investments. To that end, I have given you what I find to be the law so that the whole matter can be laid before the Town and I have suggested a vote which ought to be passed if the people of your Town feel that they are going to saddle this entire matter on the Town Treasurer.

So that your Board could be free from any criticism, and so that the people may know that you are giving them everything that you have learned, I make this suggestion, that your report to the Town of your doings with respect to these Interstate Mortgage holdings can take the form of the other letter from me to your Board, which sets forth the whole thing in detail. You could

include that letter, either in your Annual Report as a part of the Selectmen's Report, or if you wanted, a special pamphlet could be prepared for the use of the townspeople. In view of the fact that I make mention in the letter that I have given you individual reports with reference to each one of these loans, I make the suggestion that if you see fit to publish that letter as your report, that you attach to the letter and print as well copies of my individual reports to your Board on these loans. Then the people would know just as much about all of these loans as your Board does, and they have the legal slant and angle on it as well. Then they could make up their minds as to just what they wanted to do, and your Board would be concealing nothing whatever from them.

I do think that it would be wise for you, in making up your warrant for the Town Meeting, to insert an article such as I have mentioned in my letter, which will take care of that phase of it, provided the people of the Town see fit to order these funds re-invested.

However, if they should turn that particular article down, it would be well to have another article in the warrant so that the funds could be protected, and I would suggest that you also put into your town warrant an article similar to the following:—

> "To see if the Town will vote to raise and appropriate any sum or sums of money to protect its trust fund holdings."

I should think that there ought to be an appropriation, say, of approximately $1000.00 so that there will be ample money to take care of the things that might arise during the year, and this will avoid the necessity of calling later town meetings to appropriate any monies that may be needed. In other words, you will recollect, on one of your loans—the Thompson loan—it may be necessary to immediately spend some money to take up some taxes, and possibly to hire somebody out there to clear up the tax situation. Taxes on some of the other properties and insurance may have to be paid during the year; otherwise, the loan may become impaired. I think that with a vote such as this, authorizing the expenditure of any monies that may be necessary to protect your trust fund holdings, would be sufficient.

I hope that I have made all matters clear, but if there is anything that disturbs at all, don't hesitate to get in touch with me.

Very truly yours,

CF—OKB (Signed) CHARLES FAIRHURST.

January 18, 1932

Board of Selectmen,
Northfield, Mass.
Gentlemen:—

At a Special Town Meeting held May 25, 1931, it was voted:

> "That the Town do instruct the Selectmen to employ counsel to protect the interests of the Town in its Trust Funds."

You directed my attention to trust holdings of the Town known as "Western Mortgages" which had been sold to the Town by the Interstate Mortgage Trust Company. These were divided and held as follows:—

The Dickinson Memorial Library Trust Fund

Francis Mortgage Loan $1100.00 date Oct. 17, 1929
Williams Mortgage Loan $900.00 dated Nov. 25, 1922
Thompson Mortgage Loan $1200.00 dated June 1, 1927
Scanlin Mortgage Loan $1400.00 dated May 16, 1927
Nighswonger Mortgage Loan $2400.00 dated Feb. 16, 1922; and assigned to the Town March 18, 1922.

The Center Cemetery Trust Fund

Carter Mortgage Loan $1000.00 dated Dec. 16, 1925
Webster Mortgage Loan $2000.00 dated July 7, 1925

The Center School Trust Fund

Jones Mortgage Loan $1000.00 dated Dec. 16, 1925

You tell me that the present Town Treasurer, Frank W. Williams, first qualified as Town Treasurer on April 3, 1922, and that he has since held that office.

I understand that it has been the practice for years and prior to the election of Mr. Williams as Town Treasurer, to invest a part of the Town's trust funds in mortgages of the Interstate Mortgage Trust Company. Some of the present mortgage holdings as above listed were renewals of similar loans held by the Town in former years, it being customary as a loan matured to allow it to be replaced by a renewal of the loan, or a new mortgage loan of similar amount.

These mortgages were represented to be first mortgages on either city or farm property in Oklahoma or Arkansas, and were sold as such by the Interstate Mortgage Trust Company, which company guaranteed the payment of interest on the loans, and also saw to the collection of the interest and principal from the western borrower, and generally looked after all details in connection with the loan.

Over a period of forty (40) years this company operated, selling many of these loans, totalling several millions of dollars, to individuals, trusts, churches and municipalities. About a year ago the company itself was petitioned into bankruptcy, making it necessary for holders of these mortgages to protect their own interests by seeing individually to the collection of interest, the proper fire insurance protection on the loan, the payment of taxes on the mortgaged property, and those other things that careful investors would do to protect their own interests if they were holders of a mortgage on another's property.

The holders of these mortgages are in no different position today than they would be if the Interstate Company was still operating. They have no more and no less than they formerly had, save only the guarantee of interest by the Interstate Company, and the extra work now necessitated of looking after their own mortgages.

Whether the mortgages will ultimately and at maturity be paid is problematical. Time alone will tell. Poor crop and price conditions in the southwest have contributed to affect market values appreciably. Bank failures and lack of money make it difficult to re-finance loans that mature. If conditions improve and values return, many of the hundreds of loans now held in the east will be paid without a penny of loss.

In the interests of many of these investors I spent nearly all Summer in that territory, arranging for the execution of the necessary assignments to legally place on record these mortgages so that they would stand in the names of the individual holders. Insurance policies were properly made payable to these holders rather than to the Interstate Company, taxes and titles were checked, and available information as to the borrower, his property, conditions, local and general, were obtained, so that holders would know how to proceed to handle and protect their mortgage holdings.

While there I included these trust holdings of your Town in that work and I have given you an individual report on each loan so that you may know its status. Some of them look as though they will work out without difficulty, others need attention else there is a good likelihood that the mortgage security will become less valuable or lost entirely.

Whether the Town shall see to the further protection of these loans will depend largely on the Town action as to whether the Town wishes to keep these securities as a part of its trust funds.

You have asked me whether these loans are legal and proper investments for your Town, and if not, to suggest the proper action to take to see to it that they are removed from the invested funds of your Town.

I direct your attention to **General Laws Chapter 41, Section 46,** which provides that:—

> "the Town Treasurer shall be the custodian of all funds and securities of such trust funds (that is, all trust funds given or bequeathed for the benefit of the Town or the inhabitants thereof) and shall invest and reinvest them."

General Laws Chapter 44, Section 54, provides that:

> "trust funds, including cemetery perpetual care funds, unless otherwise provided or directed by the donors there-of, shall be placed at interest in savings banks, trust companies incorporated under the laws of the Commonwealth, or National Banks, or invested by cities or towns in securities which are legal investments for savings banks."

General Laws Chapter 168, Section 54 provides that:

> "Deposits and income derived therefrom shall be (by savings banks) invested **only** as follows:—
>
> In certain first mortgages on real estate located in this Commonwealth, municipal, railroad, telephone, gas and electric light company bonds and obligations, and various other securities."

An Interstate Mortgage Trust Company mortgage or bond, so-called, on southwestern real estate is not included in the Statute, and such a mortgage would **not** be a legal investment for a Massachusetts savings bank to make, hence it is not a legal investment for your Town to make from its trust funds.

It is my opinion that the Town Treasurer had no legal right to invest the trust funds in such mortgages, nor should any matured mortgages (so invested by any predecessor) have been replaced by reinvestment with renewal or new mortgages.

I understand that in 1925 the State Director of Accounts in his report to your Board recommended that an effort be made to re-invest the trust securities in such securities as are legal investments for savings banks.

It is further my opinion that a Town Treasurer who invests or re-invests said trust funds in violation of the above Statute is personally responsible to the Town for any loss which the Town may suffer by reason thereof.

There seems to be a much more strict and severe rule which governs Town Treasurers and Trustees of Savings Banks, than applies to the ordinary trustees of an estate. Whereas an ordinary trustee is held simply to exercise a sound judgment and a reasonable and prudent discretion in making his investments, and is not personally liable for loss in investments if that judgment is exercised, it seems that those who are directed by statute to invest funds only in certain securities are personally responsible for a loss if they fail to follow the statutory mandate.

Greenfield Savings Banks vs. Abercrombie 211 Mass. 252

These restrictions on investments are placed by the Legislature and must be observed.

In similar manner, trust companies with Savings Departments are directed to invest their Savings Department monies in securities which are legal investments for savings banks.

See General Laws Chapter 172, Section 61

And the directors of such trust companies who ignore this statutory mandate are held personally responsible for losses.

Prudential Trust Co. vs. McCarter 271 Mass. 132

I have been asked whether the Town by accepting the Town Treasurer's annual report and by accepting the benefits of these investments has approved or ratified the investments.

I am of opinion that the investments being illegal, that is, violative of the statute law, they cannot be ratified or approved.

Twombly vs. Billerica 262 Mass. 220
Commissioner of Banks vs. Tremont Trust Co. 259 Mass. 179

Not only is such an investment illegal, but a criminal penalty attaches for a violation of the law.

See Acts of 1926, Chapter 248

And in addition, the Attorney-General has authority to petition the Court to compel a town officer to conform to the law.

See General Laws, Chapter 44, Section 59

The responsibility of a Town Treasurer is heavy. He is liable for all funds, whether they be stolen from him or from his office, or destroyed by fire or otherwise.

Mansfield vs. Hanaford 250 Mass. 560

But see Acts 1929, Chapter 81

It is my opinion, therefore, that the Town could if it saw fit pass a vote directing the Town Treasurer within a stipulated time to dispose of all trust funds not legally invested, which he personally had so invested or re-invested, and to re-invest the proceeds in legal securities. If at the expiration of such time the securities had not been turned, the attention of the Attorney-General could be called to the matter with a request for such action as would be appropriate to bring it about.

If a loss to the Town resulted in turning such securities, the Treasurer would be personally answerable for that loss.

As you probably know, there is no market for these securities at this time, and action such as this would make it necessary no doubt for the Treasurer personally to take over all of these mortgages.

A suitable article to carry out the above thought could be as follows:—

> "To see whether the Town will vote to direct the Town Treasurer within 60 days from this date to dispose of all trust fund holdings of the Town known as Interstate Mortgage Trust Company notes and mortgages, which were purchased for investment or re-investment since April 3, 1922, and to re-invest the proceeds in legal investments; to authorize the Selectmen to take such steps as may be deemed expedient to compel compliance with the laws relative to the investment of town trust funds, and to take such steps as may be deemed expedient to recover any loss resulting from such investment."

Very truly yours,

CF—CKB (Signed) CHARLES FAIRHURST.

Dickinson Memorial Library Belcher Trust Fund $1100

Loan No. 18075. An abstracter of Franklin County represents to me that he finds nothing of record to impair the title except that the property has been sold for non-payment of taxes. It can be redeemed however, and if done reasonably soon it will cost about $16. Taxes are paid except as above.

From my investigation, I would say the porperty was fairly worth about your loan value, at least it ought to bring it. All values are down in this county and it is particularly hard to sell any property at this time. The same things that I have mentioned with respect to your Williams loan applies equally well as to this loan which is in the same county. This man is about ready to give up and let you have the property if you want it. I would suggest that if he doesn't pay this fall, you have someone locally try to see if somebody can be found who will take over the property, keep it up and try to pay the current charges, and if you want that I should do that at any time let me know and I'll get in touch with some person there and see if it can be worked out. If we have to foreclose then to give a title it can be done, and in the meantime the purchaser can be signed to a contract to take title subject to the foreclosure.

Dickinson Memorial Library Belcher Trust Fund $1200

Loan No. 17016. An abstracter of Wagoner County represents to me that he finds nothing of record to impair the title except that the property has been sold for taxes. Taxes are paid except as above.

From my investigation, I would say the property was fairly worth about the value of your loan under present conditions. This loan looks as though it might cause trouble, and it will need the services of someone locally to look after it, or there is danger of losing the loan. The Thompsons live on the place and work it. They are colored. In the last few years they have been slipping financially, and I learn that mortgages on other property of Jane Thompson have been foreclosed. There is a record within the last two years of three foreclosures on her property. They still owe the Interstate Co., for a balance of the June 1930 interest on this loan. The tax situation is bad. The county treasurer reports to me that there are outstanding taxes

on the property of 1927-28-29-30. It seems that the 1927 taxes were assessed not only on this forty acres, but on other land as well. It was all assessed together. The property was sold for this tax to J. C. Stith. He is represented by J. D. Eads of 108 Grover St. Warrensburg, Missouri. It seems that Eads' client had a mortgage on eighty acres of land owned by Jane Thompson. This mortgage was forclosed, and in perfecting the title, they found that their eighty acres and your forty acres in 1927 were assessed together, since the entire 120 acres belonged to Jane Thompson. To clear the title on their eighty acres they had to buy the tax title to the entire 120 acres, which they did at a cost of $230.63. They report that one third of this sum is a lien on your forty acres, and are willing to give a release of that forty for one third of what they had to pay i. e., $76.88 plus $1, cancellation fee. The entire taxes from 1927 to 1930 were reported to me by the county treasurer as $401.82, but if it is possible to settle with Stith for the sum he wants, it may be possible to shade this figure some.

Thompson told me, however, that there was a mistake in the county treasurer's office, inasmuch as he had paid his 1927 and 1928 taxes on this forty acres. He could not find his receipts when I was there, but he promised to locate them and send them to me. Whereas I have pressed him for them they have not come in. Something must be done about this very soon, because Eads is getting impatient, and according to the record it looks dangerous, for by that record he has bought the tax title.

Right now you probably could not sell this place for the loan, but if there could be a return to reasonably normal conditions, with a year or two of good crop and price conditions, there might be some demand for farm property, and this place would sell for more money. It is a pure gamble, for by putting more money into the loan, you take a chance on property values someday coming back.

Thompson has been relying pretty much on this year's crop to help him out of his financial difficulties, and whereas the crop is good the price is low, so that he will not be able to make much progress this year.

If you want me to get someone locally to adjust this tax situation, let me know right away as I must answer Eads and tell him what you plan to do.

Dickinson Memorial Library Belcher Trust Fund $2400

Loan No. 14752. An abstracter of Harmon County represents to me that he finds nothing of record to impair the title MEMO: The owner Mr. Smith has an agent, W. J. Coke, at Eldorado, Okla., who looks after the place for him. Taxes are paid.

From my investigation, I woud say the property was fairly worth about $2000. to 2500. under present conditions. This section was hit by the drouth last year and this farm among others was caught. This place could not be cashed today for the loan due to unusual conditions, which have depreciated all farm properties, but there is reason to believe that the loan will work out all right. The owner has carried this property for several years and her interest and tax payments have always been met without trouble.

Dickinson Memorial Library Belcher Trust Fund $1400

Loan No. 17002. An abstracter of Oklahoma County represents to me that he finds nothing of record to impair the title. Taxes are paid except the last ½ of the 1930 taxes of $34.82.

From my investigation, I would say the property was fairly worth about $1500. to $2000. under present conditions. I find that values are off all through this section due to general economic conditions. Normally the place would have a better value and as conditions improve added value will return to this loan and you will have a bigger margin of safety. Gordon bears a good reputation, and I find that he has been prompt in the payment of his interest at all times to the company. This loan looks all right and I believe that it will work out without loss.

Center School Fund $1000

Loan No. 16332. An abstracter of Madison County represents to me that he finds nothing of record to impair the title except that the property has been sold to the state for non-payment of taxes. It is possible to redeem from this sale, however, and if done reasonably soon it will cost about $16. This is nothing that should cause alarm at this particular time.

From my investigation, I would say the property was fairly worth about $1500. under present conditions. This loan looks all right and I believe it will work out without loss.

Loan No. 15055. An abstracter of Franklin County represents to me that he finds nothing of record to impair the title except that the property has been sold for taxes. It is possible to redeem from such sale, and and if done reasonably soon will cost about $33. Taxes are paid except as above.

From my investigation, I would say the property was fairly worth about $500. to $750. under present conditions. This property is not too good. It is not well located and has been allowed to run down. Williams was sick for some time, but died in Sept. 1930. His widow and two grown sons stayed on the place. They and many others in that section have had crop failures for some time and the district generally is very poor. There is little demand for farms and even when a purchaser is interested he generally has no money to pay down. Some of the banks have failed and the remaining banks will not loan on mortgages. A Mulberry bank had a second mortgage on this tract, but this bank is in the hands of a receiver and they are not interested in protecting their mortgage. They offered to release their mortgage for $50. which is some indication of what they consider their equity is worth.

This loan needs the attention of some one locally to see if some one can be found interested sufficiently to take over the place, work it and keep up the current charges. If such a person could be found foreclosure proceedings could be started so that the title could be transferred. It is the only way I know to work out this loan and salvage part of it. If you want I will get someone to see what they can do. It may even be that the Williams family could raise enough to take care of arrears of interest and taxes and the loan could be renewed with them as owners.

In going over the correspondence at the western office I found a letter from vice president Roberts of the company to Mr. Snow under date of Feb. 17th 1931 and was in answer to what looked like criticism on the part of Mr. Snow toward the western office for making loans in this county. Among other things Mr. Roberts wrote as follows:

> "According to information furnished me the company went down in that territory for the purpose of making loans in order to receive the 3% commission, and any one knows that in a section where

it is possible to get a high rate of interest, the margin of security is very small, if any, and that the moral risk is not up to standard because it is only reasonable to believe that any borrower who is up and coming and intends to take care of his obligations, is not going to pay an exhorbitant rate of interest. However it was easy to get that rate down there, owing to the condition of the country in general and the moral risk involved.

In regard to your not knowing the condition of the particular section I wish to state that we have discussed that territory a number of times at which I told that it was too bad the company ever started to make loans there. When Mr. Edgerton was here you were very careful to see that he did not get down in that part of the country as it was your intention that he be taken direct to northwest Arkansas."

The above will give you a pretty fair idea of what the western officials of the company had learned of this territory some time ago.

Let me know if you want me to try to work out this loan for you.

I was not able to get the original abstract of title to this property, but I found a memorandum that in Nov. 1929 it was sent to L. M. Guthrie of Ozark, Ark. In the event of foreclosure of sale of the property this will be needed.

Center Cemetery Fund $1000

Loan No. 16334. An abstracter of Benton County represents to me that he finds nothing of record to impair the title. Taxes are paid.

From my investigation, I would say the property was fairly worth about $1500. under present conditions. This loan looks all right, and I believe will work out. Interest and taxes should not be allowed to get too delinquent or you will get more into this loan than the property will stand. The buildings should be insured provided the owner can get insurance. I find that some insurance companies have withdrawn all farm loans in Arkansas, but other companies are still writing policies and Carter should make strenuous efforts to get a policy. I have written him to do this.

Center Cemetery Fund $2000

Loan No. 16204. An abstracter of Beckham County represents to me that he finds nothing of record to impair the title. Taxes are paid except, 1930 taxes of $51.92.

From my investigation, I would say the property was fairly worth about $2500. under present conditions. This loan looks all right and I believe it will work out without loss.

(Signed) CHARLES FAIRHURST

LIST OF NAMES
TO BE DRAWN FOR JURY DUTY

Fred A. Irish

George O. Dunnell

Frank W. Williams

Homer F. Browning

Clifford L. Bolton

Frank E. Evans

Herman B. Fisher

Martin A. Janes

Martin E. Vorce

Fred G. Huber

Charles A. Parker

Sidney P. Tyler

Louis A. Webber

Waldo H. Stebbins

Robert D. Ware

Leon A. Randall

Murry M. Hammond

Philip Porter

Edward M. Morgan

Frank H. Montague

John T. Callaghan

Frank P. Britton